



Try Caring for a Living!

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An introductory workshop on caring for children in your home

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PART 1: INTRODUCTION

With so many families working outside the home, child care has become a basic need for many. Some parents prefer family child care homes, especially for infants and toddlers, because of the unique benefits family care can offer them. Some of these benefits may include:

- Flexible hours
- A home atmosphere where children can take part in daily routines such as cleaning, cooking and gardening
- Smaller group with more individual attention; especially for children with special needs
- Mixed-age group so that siblings can be together
- A personal relationship between parents and caregiver
- Convenient location, such as being in the same neighborhood or on the way to work
- Affordability
- Primary caregiving with continuity of care and secure attachments

Family child care providers offer children and families an important service. They provide a safe home environment where children can learn to trust adults and other children, express ideas, solve problems and learn about the world around them. They also support families by providing continuity of care – care they can count on!

Providing quality care for children of mixed-ages in a home setting is challenging and requires a plan. This workshop is designed to assist you in creating a plan that is best for you.

NOTE: Internet access is suggested for reading the valuable information hyperlinked within this document.

FAMILY CHILD CARE

What is Family Child Care?

- **Family child care is a child care service provided in the warmth and comfort of a caregiver's home** rather than in the child's home or in a day care center. It is the most widely used out-of-home child care service in the United States. Families make arrangements with the provider to care for the children a set number of hours and days throughout the week. Many families are able to arrange family child care services within their own neighborhoods with people they already know or will soon get to know on a personal basis.
- **Family child care is a business regulated by [Licensing Rules for Family and Group Child Care Homes](#) and the [Child Care Organizations Act \(1973 PA 116\)](#)** If you are caring for children not related to you, in your home, and the care is provided on a regular and ongoing basis, you need to be registered. [Note: It is illegal in the State of Michigan to care for unrelated children in your home without being licensed or registered by the Department of Licensing & Regulatory Affairs.] Registration is the process the Department of Licensing & Regulatory Affairs (LARA), Children and Adult Licensing Division (CALD) uses to regulate family child care homes for the care of 1-6 unrelated children. The process requires that family child care home providers certify to LARA that they and their home are in compliance with the rules for family child care homes.
- **Family child care is a profession.** As a professional caregiver, you have the opportunity to create a warm, nurturing environment that supports children's social, emotional, cognitive and physical development. You serve as *teacher* to the children in your care and a *partner* with the families of the children in your care. As in any profession, your earnings make an important contribution to the household income. For providers without other household income, operating a family child care business provides a living.

“Being a family child care provider requires the wisdom of a parent, the knowledge of a social worker, the skill of a pediatrician, the tact of a mediator, the patience of a saint, not to mention the savvy of an entrepreneur running a small business.” (June Solnit Sale, 1988)

How to Start a Family Child Care Business



DECIDING IF FAMILY CHILD CARE IS RIGHT FOR YOU

What strengths, interests, abilities, skills and knowledge do I have?

A very important part of the process of investigating family home child care as a profession, and as a business, is to first decide, “Is this the right job for me?” Caring for children is not a profession to choose by default or because your first choice is not available. Being a Family Child Care provider requires you to provide consistent, nurturing and engaging environments and interactions that promote child development, learning, health and safety. Consider what you know about yourself and the feedback others have given you over time. Would you describe yourself as having the strengths necessary for the helping and education professions? What other strengths or areas for growth come to your mind after reading the following list?

Characteristics of Successful Family Child Care Providers	
In good health <ul style="list-style-type: none">• Energetic• Practices good self-care• Able to lift• Able to move up and down easily	Positive outlook <ul style="list-style-type: none">• Enjoys working at home and setting own schedule• Enjoys being around children and planning a safe and stimulating environment for them• Respects a parent’s decision to work outside the home• Believes that quality care is important for children
Reliable and responsible <ul style="list-style-type: none">• Predictable and reliable• Persistent, even when faced with challenges• Able to model what you hope to see others do• Able to maintain safe and healthy environments for children and adults	Enjoys learning /supporting others <ul style="list-style-type: none">• Curious• Willing to examine contradictions in your practices and ideas• Lifelong learner interested in gaining the knowledge, skills and abilities needed to promote development and learning in yourself and others
Values relationships <ul style="list-style-type: none">• Caring and sensitive• Responsive• Collaborative; values human diversity• Observant; seeks to understand• Empathetic listener	Able to problem solve with others <ul style="list-style-type: none">• Able to see many ways to do things• Willing to hear others’ perspectives• Able to repair relationships after conflict occurs

FAMILY CHILD CARE: IS IT RIGHT FOR ME?

Every profession has unique benefits and challenges. Family child care is no different. Individuals going into the family child care business bring their own unique set of strengths, values, likes and dislikes to the job. The **Family Child Care Self-Evaluation Exercise** is intended to assist you in determining your potential success as a family child care provider. By helping to identify areas of strengths and areas requiring more work, you can gain insight into aspects of family child care which will come easily or which will challenge you or need more consideration. Consider your personality and situation as you answer these questions. If you find most of your answers agree with the statements, you will probably find family child care in your home a very satisfying profession. If you find statements with which you disagree, you might want to take a closer look. Maybe you already know that this is RIGHT for you. Or perhaps you are still unsure. You may need the opportunity to talk to other providers, perhaps visit their homes and think through the possibilities. You might wish to assist or substitute in a family child care home to get some hands on experience. Assisting in a family or group program is a good way to try out this kind of work and give you some ideas of how you might want to set up your program. Take a few minutes to read through the statements on the following page. Jot down your ideas as they come to you.

FAMILY CHILD CARE PROVIDER SELF-EVALUATION

The following evaluation was designed to help you decide if family child care would be a potential career for you. Think about each characteristic listed below and how you would rate yourself. Then circle the number to show how much you agree.

Characteristic	Strongly Agree	Neutral	Strongly Disagree
I enjoy children very much and think I could work well with them for 10 to 12 hours per day.	1	2	3
I am a flexible person and can usually figure a way out of a problem.	1	2	3
I have good common sense and handle emergencies well.	1	2	3
I am generally warm and affectionate.	1	2	3
I am fairly organized and able to keep financial records.	1	2	3
I do not mind my house being messy some times. I will be able to put the needs of the children before my housework.	1	2	3
I am willing to rearrange the furniture in some rooms of my house to accommodate toys and play equipment.	1	2	3
I tend to take life lightly and have a good sense of humor.	1	2	3
I usually appreciate my own accomplishments even if others do not.	1	2	3
I have good health and a fair amount of energy.	1	2	3
I have support and acceptance from my family and spouse to provide family child care.	1	2	3

FAMILY CHILD CARE PROVIDER SELF-EVALUATION (continued)

Characteristic	Strongly Agree	Neutral	Strongly Disagree
I would like being my own boss and working at home.	1	2	3
I can tolerate a certain noise level.	1	2	3
I understand basic elements of child development, and know how and where to seek additional training and support.	1	2	3
I feel confident in my ability to communicate comfortably and effectively with parents of children in my care.	1	2	3
I am able to get support from others in the family child care field to keep my skill level high.	1	2	3

Total number of 1's _____ Total number of 2's _____ Total number of 3's _____

After answering these questions and looking over your responses, you can get a sense as to whether providing family child care in your home is the job for you. If you answered mostly 2's or 3's you can see that you might need more training about child care or decide that family child care is not for you. If your answers were mostly 1's or 2's, you could be ready to start your own rewarding family child care business.

Maybe you already know that this is RIGHT for you. Or, perhaps, you are still unsure. Maybe you need more time to talk to other providers, visit their homes, and think a bit more about it. Assisting or substituting in other child care homes is a good way to try out this kind of work. In the process of visiting others, you may find out about your own special preferences for how you want to set up your own child care home.

List 4 Reasons why doing family child care appeals to you.

1.

2.

3.

4.

Compare your answers with "***Best Aspects***" on next page.

BEST ASPECTS OF FAMILY CHILD CARE

A poll of experienced providers included the following responses:

- Working with children and watching them grow
- Being home with my own children while earning a living
- Being my own boss - having control over my hours, fees, schedule, etc.
- Giving my own children an opportunity to learn how to take care of children
- The added experiences, toys, trips, craft materials that my own child gets
- The opportunity to learn through classes, studies, etc., which makes you a better parent, too.
- Good support systems such as the Child Connect for Family Success, Food Programs, and Great Start To Quality
- Not having to battle bad weather to get to work
- Doing something worthwhile
- Having a positive effect on a child's life
- Having the love of many children
- Meeting new people
- Making friends with many parents
- Being able to dress as I want
- The challenge of working with different children and families
- The thanks of parents when they are pleased with their child's care
- Staying at home
- No longer involved in the business "rat race"
- Savings on taxes associated with a business in the home
- Keeping my own home running well
- Being home for repairmen, for phone calls, etc.
- Not having to worry about finding, or paying for, child care
- Helping parents to understand the various stages of their child
- The benefits my children receive from learning, nurturing and sharing with children
- The rewards of running your own business
- You do a lot of different things and wear a lot of hats

List 3 Reasons why doing family child care does NOT appeal to you.

- 1.
- 2.
- 3.

Compare your answers to "Worst Aspects" on this page:

WORST ASPECTS OF FAMILY CHILD CARE

A poll of experienced providers included the following responses:

- Lack of benefits (no sick leave, no paid vacation, no paid holidays)
- Little contact with adults
- Poor pay
- Little feedback from other providers or advice on problems
- Difficult and inconsiderate parents
- High insurance risks/high cost of insurance
- Not being able to "leave work at the office"
- The mess
- Never knowing when the day will begin or end
- Having to work when i don't feel well
- Parents who are chronically late
- Having to be home every day
- Parents bringing sick children
- Limitations that licensing sets on numbers and ages of children. It makes it difficult to earn enough money to stay in business
- Lack of respect and courtesy from parents
- Having to dismiss children from your care because of behavior problems
- Attitude that i don't have a "real" job
- Lack of public recognition for what we do
- Providers that give us a bad name by merely babysitting (just watching children and doing nothing with them) or by overcrowding their children
- Having to collect from parents who forget to pay
- Lack of privacy
- Long hours and hard work
- Dealing with all the different types of parents and problems. You almost need to be a social worker!
- Disruption on family and home. My children have to share "mommy" and the house is not only our home anymore
- Difficulty in taking a day off
- Parents who do not talk to you about a problem until it is too late
- Dealing with parents who are too over protective
- Initial difficulty in finding children. It can be discouraging when you are not chosen
- Having to keep the house fairly clean all the time

IMPORTANT CONSIDERATIONS

After looking at your expectations about providing family child care in your home, maybe you know that family child care is right for you. While being a caregiver offers many advantages, it entails some unpleasant aspects as well. Four **concerns** in particular can cause initial problems for beginning caregivers.

CONCERN #1: WORKING WITH PARENTS

Working with parents can be both a positive and stressful. Parents have many mixed feelings about leaving their children. Some would like to stay at home, especially with an infant, but need the income their job provides. Others may feel guilty because they choose to work instead of remaining at home with their children.

Parents can be happy that they have someone they can trust to help care for their children, and yet be jealous of the relationship the caregiver has with their child(ren). It is important to be considerate of parents' feelings, and to strive for a partnership in caring for the children. We will discuss parent communication later in this module.

Having parents in your home daily may cause another type of stress. How comfortable will you be if a parent asks to see the whole house, including the areas the children will not be using? How will you feel if the parent comes to pick up their child and makes themselves at home? Such as snacking on the food that you had on the counter? Think about how you will respond to that parent and how it may affect your relationship with that parent.

CONCERN #2: WORKING WITH YOUR FAMILY

Family Child care involves your **entire** family. Talk over your decision to offer child care in your home with all members of your household before you take in that first child. Some questions you will want to address include:

- How does your family feel about you caring for other people's children? Will they enjoy the children and be part of the activities? If not, will they be supportive of you?
- Does someone in your household work at night and need to sleep during the day? How will family child care affect him/her?
- How will family child care affect your family routines? Will your family be able to tolerate the confusion of the comings and goings of the day care families? Will anyone mind a late evening meal?
- How do your children feel about sharing their mom, their space, and their toys? Will they feel jealous? If so, how do you plan to handle their feelings?

CONCERN #3: FINDING ADULT CONTACT

Providing child care demands much of your time and energy. You will spend most of your day with young children. Between active and quiet play, meals, snacks and naps – you will be quite busy. You may not see as many other adults unless you intentionally make plans to do so.

The need for adult company can be quite strong at times. The following are some possible solutions to meet this need:

1. Make arrangements to get together with another family child care provider, or a friend with children, perhaps once per week. While your children enjoy the new children, you can also enjoy each other's company.
2. Make use of community resources such as the parks, playgrounds and public library. These are great places to meet other children and adults, or to learn something new and have fun!
3. If you can afford to do so, hire a part-time assistant to help with morning activities and/or with mealtimes and outdoor play. Having extra help for a few hours a day can boost your interest and enthusiasm for your work.
4. Join Child Connect for Family Success and participate in monthly support groups and professional development classes. These groups are especially helpful to meet others in the profession, exchange ideas, and receive support for the important work that you do.
5. Be an intentional planner of your personal family time – make your family a priority.

CONCERN #4: AWARENESS OF YOUR OWN ABILITIES AND LIMITS

You can find much satisfaction and avoid needless frustration if you **know your strengths**, define your boundaries, and stay within your personal limits. An important question to ask yourself is, "What ages of children am I wanting to provide care for?" Then ask yourself, "How many children do I want to care for?" An easy way to answer the last question is to look at the [Michigan Licensing Rules for Family and Group Child Care Homes](#).

The current Michigan Licensing Rules state that a family child care registrant may care for a total of six (6) children and a group child care licensee may care for a total of twelve (12) children. The ratio of caregiving staff present in the home at any time shall be 1 adult to 6 children. For each caregiver, not more than 4 children can be under the age of 30 months, with not more than 2 of the 4 children under the age of 18 months.

No magical formula exists for choosing how many children to care for or what ages; it depends entirely upon the interests and abilities of the caregiver. Some family care providers choose to care for mixed ages of children; while others choose specific age groups.

Convey a positive vision of your decision to offer family child care. Remind your spouse and children of the positive aspects of your family child care business -- ones that benefit them as well.

- It enables you to buy more toys/equipment that your children can use.
- The additional income helps with family expenses.
- You are providing playmates for your children to play with, learn from and care about.
- You are providing a valuable service for other working families, which makes you feel good.

NEIGHBOR CONSIDERATIONS

Let your neighbors know your plans to offer family child care. By letting them know your reasons for doing family child care and what precautions you will take to ensure that they will not be unduly inconvenienced by your family child care business, you can avoid the kinds of problems sometimes experienced by providers such as:

- The neighbor who is rude to parents and asks them not to park in front of their home or turn around in their driveway.
- The neighbor who expects you to be the block babysitter and assumes that keeping an eye on his/her children in addition to the children in your care won't be a problem.
- The neighbor who assumes your family child care is not a "real job."

EXERCISE:

What do you think your family concerns might be?

Take a moment to write down your questions and concerns. Write down some possible solutions if you have any. If not, just share your concerns.

QUESTIONS:

CONCERNS:

POSSIBLE SOLUTIONS:

PART 2: LICENSING

Do I need to be licensed?

It is **illegal** in the State of Michigan to care for unrelated children in your home without being licensed or registered by the Department of Licensing & Regulatory Affairs (LARA), Children and Adult Licensing Division (CALD). You **will need to be registered or licensed if** care is provided in your home and outside the child's home on a regular and ongoing basis for one or more children not related to you (the licensee) or care is provided in the individual's home for preschool-age children for more than four hours a day.

A license is not required if family, friends and neighbors provide occasional care or if a preschool child receives care for fewer than four hours a day.

Registering (for family settings) or getting a child care license (for group settings) shows families that you meet the state standards to help ensure children are in a safe and healthy environment. As a licensed Family Child Care provider, you will have training and support to help you as a business owner.

What are the benefits of being registered/licensed?

1. Professionalism
2. Consumer Protection as a **small business**

Internal Revenue Service Small Business and Self-Employed Tax Center

- www.irs.gov/businesses/small/index.html
- www.irs.gov/Businesses/Small-Businesses-&Self-Employed

Includes information on business expenses, recordkeeping and more.

- [First Children's Finance](#) Includes FREE business start-up information, including recordkeeping and more

3. [Child and Adult Food Program](#)

- a. The Child and Adult Care Food Program (CACFP) provides a cash reimbursement to eligible relative care providers for serving nutritious meals and snacks to children while in day care in the provider's home.

4. Great Start To Quality Improvement System (www.GreatStartToQuality.org)

1. Mentoring and support services FREE for one year
2. Create your own program profile

3. CDC [Tiered subsidy reimbursement](#)
 4. [Professional development opportunities](#)
 5. Program rating (programs are rated on a 5-star scale)
 6. Alignment with the [Michigan Early Childhood Standards of Quality](#) established by the Michigan State Board of Education
 7. FREE resources through [lending libraries](#), and help with the rating process.
5. Continuing Education: [T.E.A.C.H. Early Childhood® MICHIGAN](#) is a statewide scholarship program designed to help child care center teaching staff, preschool teachers, family child care providers, group home owners, center directors, and administrators meet professional development goals, while continuing their current employment in regulated early childhood and school age care settings.

The Registration Process for Family Child Care Homes

Step I - You must read the [Licensing Rules for Family and Group Child Care Homes](#) and the [Child Care Organizations Act \(1973 PA 116\)](#) prior to submitting your [online application](#). Upon receipt of your application, a rule book and the Child Care Organizations Act will be sent to you.

Internet Explorer is required to complete the online application.

Note: You must have a credit card or a personal checking account to pay the fee online (Discover or American Express Cards are not accepted). If you do not have one of these, [click here](#).

Step II - The application must be completed online including submission of a \$50.00 application fee. As part of the on-line application, you will be instructed to print the forms listed in numbers 1-4 below, as well as provide the information indicated in numbers 5 - 8 below, and mail them to:

**Michigan Department of Licensing and Regulatory Affairs
Bureau of Community and Health Systems
P.O. Box 30664
Lansing, MI 48909-8164**

1. Documentation of electronic fingerprint clearance for the applicant only through L1 Identity Solutions. The Fingerprint Specialist at L1 Identity Solutions will provide this documentation by completing the TCN # on the applicant's copy of the Licensing Record Clearance (BCAL-1326-CC).
2. Licensing Record Clearance (BCAL-1326-CC) - It is necessary to complete one for each non-applicant adult (18 or older) who resides in your home. If you or a member of your household has been convicted of a criminal offense, or has a record of substantiated child abuse or neglect, further assessment will be done by licensing. The purpose of this

assessment is to determine your ability to care for children and comply with the family child care home rules.

3. Medical Clearance Request (BCAL-3704-CC) - For you signed by your physician or your physician's designee which attests to your health. The Patient Information section must be completed before submitting the form to your physician for completion.
4. Medical Clearance Request (BCAL-3704-CC) - For each assistant caregiver signed by the assistant caregiver's physician or their physician's designee which attests to the assistant caregiver's health. The Patient Information section must be completed before submitting the form to the assistant caregiver's physician for completion.
5. Documentation of tuberculosis (TB) test results for all persons in the home who are 14 years of age and older. Assistant caregivers must also have documentation of TB test results.
6. Documentation of valid infant/child/adult CPR, first aid and blood-borne pathogen training for the applicant and any assistant caregivers. First aid and CPR training must be from a person certified as a trainer from an organization approved by licensing. Go to www.michigan.gov/michildcare-training for a list of approved organizations.
7. Documentation of completion of the online training "Infant Safe Sleep Training for Child Care Providers" available at www.michigan.gov/michildcare-training> Infant Safe Sleep and Shaken Baby Syndrome section.
8. Proof of inspection and approval of your heating system (includes wood-burning stoves and any other permanently installed heating devices) and fuel-fired water heater within the past 12 months. Furnaces and other flame- or heat-producing equipment used when children are in care and fuel-fired water heaters must be inspected by the following entities:
 - * A licensed heating contractor for a fuel-fired furnace.
 - * A licensed heating contractor or licensed plumbing contractor for a fuel-fired water heater.
 - * A mechanical inspector for the local jurisdiction or licensed mechanical inspector for a wood stove or other solid fuel appliance.

Note: Electric heat does not require an inspection.

9. Documentation that the level of radon gases does not exceed 4 picocuries per liter of air in the lowest level of your home. For more information on radon testing, to go www.michigan.gov/deqradon.

Step III - An environmental health inspection and approval are required if your application indicates that your home has a private well and/or septic system. The environmental health inspection, requested and paid for by licensing, is done by your local health authority prior to registration.

Step IV - After review and approval of your application materials, you will be invited to attend a required orientation session arranged by your local licensing office. The purpose of the orientation is to review the licensing rules and laws and prepare you for the licensing inspection.

- * The orientation will last approximately 6 hours.
- * It will cover the licensing rules and the Child Care Organizations Act (1973 PA 116).
- * Additional information will be provided which will help you to be successful in the business of caring for children.
- * Time will be provided for you to ask questions.

At the end of the orientation session, you will be given a Statement of Registration.

- * This is a legal document on which you certify that you are in compliance with the family child care home rules and the Child Care Organizations Act (1973 PA 116).
- * You will be asked to take it home with you and check your home to be sure that you are in compliance with all of the rules and the law before signing and returning it.
- * After you have returned the signed Statement of Registration, you will be issued a Certificate of Registration. Upon receipt of the Certificate of Registration, you may begin caring for children.
- * This registration is in effect for 3 years as long as you continue to comply with the rules and the law and reside at the same address.

Step V - Within 90 days of being registered, your licensing consultant will inspect your home to assess your compliance with the licensing rules and law. Your licensing consultant may take pictures to document their findings. It is your responsibility to be in compliance with the rules and law. The Family and Group Home Compliance Record (BCAL-4601) summarizes the rules you must follow.

GENERAL INFORMATION

1. A Certificate of Registration is issued to a specific person at a specific address. If you plan to move, you must contact licensing prior to the move so that you can be registered at your new address. If you move to a new address and do not contact this office, your Certificate of Registration is no longer valid at the new address.
2. After being registered for 3 years, you will have to renew your registration. This is a process that is done through the mail. A renewal application packet will be sent to you prior to the expiration of your Certificate of Registration so that you may renew in a timely manner. The cost to renew is \$25. You may need to update some of your documents at renewal.
3. If a complaint about your family child care home is received by licensing, an investigation may be conducted and may include an on-site inspection of your home.
4. **Ten (10) clock hours** of training must be completed each year by the applicant. Annual training is assessed by the calendar year. **Note:** The orientation sessions counts as **6 hours** of training.

5. **Five (5) clock hours** of training each calendar year must be completed by each assistant caregiver.
6. The applicant must report to licensing, within 7 working days, any changes in the household composition or when any new or existing member of the household has any of the following:
 - * Arrests or convictions.
 - * Involvement in substantiated abuse or neglect of children.
 - * Court-supervised parole or probation.
 - * Been admitted to, or released from, a correctional facility, or hospital, institution, or facility for the treatment of an emotional, mental, or substance abuse problem.

These may be reported by using Notification of Changes in Status - Family and Group Child Care Home (BCAL-1485).

Technical assistance is provided by licensing to help providers comply with the child care licensing rules. Child care home technical assistance can be accessed at www.michigan.gov/michildcare-ta.

7. If, at any time, you decide to no longer care for children, you should mail a written request to close your Certificate of Registration to your local licensing office.

Get Licensed as a Group Child Care Home

Licensing is the process by which the Department of Licensing & Regulatory Affairs (LARA), Children and Adult Licensing Division (CALD) regulates group child care homes for the care of 7-12 children. The process requires that group child care home licensees are in compliance with the rules for group child care homes.

Prior to submitting an application, you must contact local zoning authorities to see if operating a group home is allowed in your neighborhood.

Step I –

You must read the [Licensing Rules for Family and Group Child Care Homes](#) and the [Child Care Organizations Act \(1973 PA 116\)](#) prior to submitting your [online application](#). Upon receipt of your application, a rule book and the Child Care Organizations Act will be sent to you.

Internet Explorer is required to complete the online application.

Note: You must have a credit card or a personal checking account to pay the fee online (Discover or American Express Cards are not accepted). If you do not have one of these, [click here](#).

Step II - The application must be completed online, including submission of a \$100.00 application fee. As part of the on-line application, you will be instructed to print the forms listed in numbers 1-5 below, as well as provide the information indicated in numbers 6 - 9 below, and mail them to:

**Michigan Department of Licensing and Regulatory Affairs
Bureau of Community and Health Systems
P.O. Box 30664
Lansing, MI 48909-8164**

1. Zoning Approval for Group Child Care Homes (BCAL-3748).
2. Documentation of electronic fingerprint clearance for the **applicant only**. The Fingerprint Specialist at L1 Identity Solutions will provide documentation by completing the TCN # on the applicant's copy of the Licensing Record Clearance (BCAL-1326-CC).
3. Licensing Record Clearance (BCAL-1326-CC) - It is necessary to complete one for each non-applicant adult (18 or older) who resides in your home. If you or a member of your household has been convicted of a criminal offense, or has a record of substantiated child abuse or neglect, further assessment will be done by licensing. The purpose of this assessment is to determine your ability to care for children and comply with the family child care home rules.
4. Medical Clearance Request (BCAL-3704-CC) - For you signed by your physician or your physician's designee which attests to your health. The Patient Information section must be completed before submitting the form to your physician for completion.
5. Medical Clearance Request (BCAL-3704-CC) - For each assistant caregiver signed by the assistant caregiver's physician or their physician's designee which attests to the assistant caregiver's health. The Patient Information section must be completed before submitting the form to your assistant caregiver's physician for completion.
6. Documentation of tuberculosis (TB) test results for all persons living in the home who are 14 years of age and older. Assistant caregivers must also have documentation of TB test results.
7. Documentation of valid infant/child/adult CPR, first aid and blood borne pathogen training for the applicant and any assistant caregivers. First aid and CPR training must be from a person certified as a trainer from an organization approved by licensing. Go to www.michigan.gov/michildcare-training for a list of approved organizations.
8. Documentation of completion of the online training "Infant Safe Sleep Training for Child Care Providers" available at www.michigan.gov/michildcare-training > Infant Safe Sleep and Shaken Baby Syndrome section.

9. Proof of inspection and approval of your heating system (includes wood-burning stoves and any other permanently installed heating devices) **and** fuel-fired water heater within the past 12 months. Furnaces and other flame- or heat-producing equipment used to heat the home when children are in care **and** fuel-fired water heaters must be inspected by the following entities:

- * A licensed heating contractor for a fuel-fired furnace.
- * A licensed heating contractor or licensed plumbing contractor for a fuel-fired water heater.
- * A mechanical inspector for the local jurisdiction or licensed mechanical inspector for a wood stove or other solid fuel appliance.

Note: Electric heat does not require an inspection.

10. Documentation that the level of radon gases does not exceed 4 picocuries per liter of air in the lowest level of your home. For more information on radon testing, go to www.michigan.gov/deqradon.

Step III - An environmental health inspection and approval are required if your application indicates that your home has a private well and/or septic system. The environmental health inspection, requested and paid for by licensing, is done by your local health authority prior to becoming licensed.

Step IV - After review and approval of your application materials, you will be invited to attend a required orientation session arranged by your local licensing office. The purpose of the orientation is to review the licensing rules and laws and prepare you for the licensing inspection.

- * The orientation will last approximately 6 hours.
- * It will cover the licensing rules and the Child Care Organizations Act (1973 PA 116).
- * Additional information will be provided which will help you to be successful in the business of caring for children.
- * Time will be provided for you to ask questions.

Step V - Once all required application materials have been submitted and are complete, your licensing consultant will inspect your home to assess compliance with the licensing rules. Your licensing consultant may take pictures to document their findings. It is your responsibility to be in compliance with the rules and law at the time of the inspection and at all times thereafter. Some of the items you must have available during the on-site inspection are:

- * At least one functioning multipurpose fire extinguisher, with a rating of not less than 2A-10BC, properly mounted on each floor level that will be used by children in care. [R 400.1944(3)]
- * A working smoke detector on each floor of your home. [R 400.1944(1)]
- * A carbon monoxide detector on each floor that is used by children in care. [R 400.1944(1)]
- * A posted evacuation and care plan for tornados, fires, and serious accidents or injuries. [R 400.1944(1)]
- * A written discipline policy. [R 400.1913(1)].

Step VI - Once it has been determined that you are in compliance with the rules and the law, you will be issued a 6 month provisional license.

Prior to the expiration of the 6 month provisional license, you will receive a renewal application packet. After you submit a complete renewal application packet, an on-site inspection will occur. If you continue to remain in compliance with the rules and the law, you will then be issued a regular license that is valid for 2 years.

General Information:

1. As an applicant, you can expect the licensing process to take 3 to 6 months to complete **after** you submit a complete application packet. Individual circumstances may affect the actual time required to issue your license.
2. **Ten (10) clock hours** of training must be completed each year by the applicant. Annual training is assessed by the calendar year. Note: The orientation session counts as 6 hours of training.
3. **Five (5) clock hours** of training must be completed each year by each assistant caregiver.
4. A license is issued to a specific person at a specific address. If you plan to move, contact licensing **prior** to the move so that you can apply for a license at your new address. If you move to a new address and do not contact this office, your license is no longer valid at the new address.
5. If a complaint about your child care home is received by licensing, an investigation may be conducted and may include an inspection of your home.
6. The applicant must report to licensing, within 7 working days, any changes in the household composition or when any new or existing member of the household has any of the following:
 - * Arrests or convictions.
 - * Involvement in substantiated abuse or neglect of children.
 - * Court-supervised parole or probation.
 - * Been admitted to, or released from, a correctional facility, or hospital, institution, or facility for the treatment of an emotional, mental, or substance abuse problem.These may be reported by using Notification of Changes in Status - Family and Group Child Care Home ([BCAL-1485](#)).
7. Technical assistance is provided by licensing to help providers comply with the child care licensing rules. Child care home technical assistance can be accessed at www.michigan.gov/michildcare-ta .

8. If you decide to no longer care for children, contact your local licensing office to request closure of your license.

If you have any questions or need assistance, please feel free to contact licensing, toll free at 866-685-0006.

PART 3 – A SUCCESSFUL START

Starting a Family/Group Child Care Business Checklist

(by First Children's Finance and revised by Child Connect for Family Success)

Once you've made the decision to start a family child care business there are specific steps you must take to gather the information you need to get started.

Below is a **checklist** that will assist you in your endeavor.

☐ **Step 1**

Assess your readiness to start a child care business. Go to the tool found on pages 8-9 of this packet: *"Family Child Care Provider Self-Evaluation."* This short questionnaire can help you assess your strengths and weaknesses as a potential business owner.

☐ **Step 2**

Check out the licensing requirements for the State of Michigan. It will be important for you to research your state's requirements before you get too far in your planning, to determine any state and/or county specific regulations. The licensing entity will also help you determine capacity of your home for your child care business.

Make sure to check zoning requirements. For instance, you need to check with a local governmental official to make sure it is legal to have a business in your location and what specific requirements you must meet i.e. parking.

☐ **Step 3**

Define your business goals and establish your mission. Go to the tool—[Family Child Care Business Plan](#) [see Appendix A]. This business plan template identifies a nine point plan. Among other topics you want to be able to discuss the following:

- Why are you starting a child care business?
- What do you want to accomplish?
- Curriculum and program research.

☐ **Step 4**

Define what makes your child care unique. By utilizing the tool—[Promoting Benefits of your child care](#) [see Appendix B]—you will be able to articulate not just the features of your child care (hours,

ages of children you care for) but also what benefit children and their parents will receive for using your child care.

☐ Step 5

Establish your business structure. You need to determine how you want to structure your family child care business. Depending on the state you operate in there may be several choices. You may want to have a discussion with your tax accountant to see which structure will work best for you.

☐ Step 6

Get an employer identification number (EIN) from the IRS. www.irs.gov Employer Identification Numbers are issued for the purpose of tax administration.

☐ Step 7

Establish a business name and register the name with your state's Secretary of State's Office. You will want to first check with the Secretary of State's Office to make sure the name you want is available before spending resources submitting the paperwork. Many states' Secretary of State's Offices have made this information available online, free of charge.

☐ Step 8

Assess your insurance needs. [See Appendix C: *Choosing Business Liability Insurance Checklist*]

Running a family child care business involves taking on new risks of injuries to children, lawsuits by parents, and damage to your property. You cannot eliminate all of these risks but you can reduce them by following safe business practices and purchasing adequate insurance. Although legal and insurance issues may not be your favorite topics they are important if you want to operate a successful business. See the [Legal and Insurance](#) section on the Child Care Business Resource Center. Different types of insurance are required for different types of child care businesses. Requirements vary by state. It is important to consider all insurance options, even if they are not required by your state. Your business is a big investment, both personally and financially. You should protect that investment and yourself by understanding the insurance available to you and deciding what to purchase. Legal advice may be helpful to you in making your decision.

Types of insurance

- **Business Owners Insurance**, which includes general liability and property insurance, is a more economical way of buying General Liability and Property Insurance than buying it separately.
- **General Liability Insurance** covers bodily injury or property damage that occurs during the course of or because of your business. If a child trips on the stairs and is injured, for example, the parents may sue you.
- **Professional Liability Insurance** is separate and insures you and others you may employ while conducting your business. Professional Liability Insurance insures you and others you employ for loss arising out of your responsibility or negligence while performing your business. It is important to closely review the

differences in cost between liability limits; there is usually minimal cost difference for higher liability coverage. While sexual abuse and molestation coverage is usually included in your Professional Liability policy, you should verify this with your insurer. Sexual abuse or physical abuse coverage insures you for loss if one of your employees or others with access to children in your program abuses a child in your care.

- **Property Insurance** covers all of your business equipment inside and outside of your program.
- **Workers Compensation Insurance** is required in many states for all employees and, in some states, for the business owner and employees as well, depending upon the type of business. This insurance pays benefits when an employee is injured while working. This insurance is governed by the state in which you reside. Consult your insurance agent for more information.

☐ Step 9

Develop a Business and Marketing Plan. The following two tools will support your efforts.

1. [Family Child Care Business Plan](#) [See Appendix A]
2. [Developing a Marketing Plan](#) [See Appendix D]

Although this may take time and effort, by articulating your goals and how you will accomplish them, you are developing a plan for starting your own business!

☐ Step 10

Get connected with your local child care resource agency: [Child Connect for Family Success](#) at **517-548-9112** located at 2710 East Grand River, Ste. 6, Howell, MI 48843, for information regarding available resources, training and learn how to become a part of Michigan's Great Start To Quality community for mentoring and support services.

www.firstchildrensfinance.org

1-866-562-6801

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START-UP AND OPERATING COSTS

As a Family/Group provider, you are a small business owner. You will need to **develop and manage a budget**, and handle the financial responsibilities to support your home child care business. A lack of business management skills is one of the top reasons programs close.

Start-up costs

Begin by understanding both your start-up costs and your annual operating expenses. A start-up budget should include costs associated with:

- **Renovations to your home.** Parts of your home may not comply with licensing requirements or may not be the kind of environment you want for the children in your care. Using former home space for child care space may involve remodeling to meet your family living needs. If you need a small business loan, you will need to factor these payments into your expenses.
- **Annual licensing fees.**
- **Costs of well or septic inspections**, if needed.
- **Materials and equipment** to create a safe and healthy child care environment, both indoors and outdoors. Fencing a yard, for example, can be a substantial cost. Child-proofing cabinets and other areas should also be included in your costs.
- **Delay of income.** Plan for paying for any of the start-up costs listed here before payment for your first child care slots occurs.
- **Advertising** your program.
- **Ongoing operating costs**

CREATE AN OPERATING BUDGET

An operating budget is an expense plan for one year. The budget will include all the **expenses** and all the **income** for one year, with the **two categories balancing**.

Expenses

Understanding all the costs of operating a family/group child care helps you successfully plan and budget. These operational costs include:

- **Staff costs.** Your salary, an assistant's salary (if needed), or any employee costs. About 80 to 85 percent of a child care program budget is for the costs of staff. In addition to the hourly wage or salary for yourself and any assistants, additional costs include:
- **Federal income taxes** (FICA - Social Security)
- **Federal unemployment** (FUTA) tax and workers compensation
- **State self-employment security taxes** (quarterly) and Department of Labor and Industries (quarterly) taxes
- **Paid absences**, sick leave or professional days
- **Health insurance** (if needed for yourself or offered to staff)
- **Substitute costs** (if an assistant is ill)

- **Time and/or funding** for bookkeeping, attorney fees, accountants or other services

Online **tools and forms** to guide you through staff budgeting tasks such as estimating the costs and benefits of hiring an assistant caregiver, may be obtained from nonprofit organizations such as www.firstchildrensfinance.org

OVERHEAD OPERATING COSTS

- **Insurance costs** will increase when you operate a child care business out of your home.
- Liability insurance is needed and fire, theft and auto insurance may increase when used as part of your business.
- **Maintenance costs** and replacement of equipment and materials
- **Utilities** (heat, water, phone, etc.)
- **Supplies** (office, cleaning, educational, etc.).
- **Food costs** may be met through participation in the Child and Adult Care Food Program (CACFP). This is a federal program that reimburses participating child care providers for meal costs and provides them with USDA commodity food and nutrition education materials.
- **Licensing fees**
- **Travel/field trips**
- **Advertising**
- **Professional services** (or considering your time) to pay an assistant to meet the recordkeeping requirements of this list of responsibilities. Consultation or use of an accountant or attorney may be needed in some cases.

INCOME PROJECTION

Family/Group Child Care programs often operate at less than full capacity. Even if you are caring for children up to your licensed capacity, you cannot multiply your total monthly child care fees (determined by your capacity) times 12 months.

When projecting your income, remember to consider:

- **Temporary vacancies** when one child leaves and leaves a vacancy
- **Discounts (if given)** for families with more than one child in your care
- **Children whose subsidized child care reimbursement rates** are different from your fee
- **Uncollected debts** or later-than-expected child care subsidy reimbursements
- **Drop-in enrollment** during parts of the year, such as summer or the winter holidays
- **Your need to take vacations** and close the child care during planned times of the year

The first year also is a time when you are determining your cash flow patterns. It is a good idea to plan for less than full capacity or less than anticipated income to keep your business going the first year. A good rule of thumb is to estimate fee income at not more than 85 percent of expected capacity.

SETTING FEES

Begin by learning what other Family/Group businesses and child care centers in your area charge per child for a variety of child care programs and schedules. Here is a simple chart to help you set your child care prices. Read the detailed explanation of the chart which follows it.

How to Set Your Child Care Rates		
Annual Income Goal	Example	Your Calculation
1. Annual Income Goal: Amount you want or need to earn per year	\$30,000	
2. Operating Expenses / Overhead Costs: Use 37% of the figure in row 1. (multiply amount of line 1 by 0.37)	\$11,100	
3. Gross Revenue: Add line 1 to line 2	\$41,100	
4. Weekly Revenue Required: Line 3 divided by 50 weeks	\$822	
5. Rate per Child: Divide line 4 by no. of full time children desired (for example: 6 preschoolers)	\$137	

- In this example you would charge all 6 children \$137 per week.
- When just opening a program, some providers work 10 hours a week beyond their direct care duties doing support work including children's program planning, cleaning, paper work and meal preparation.

Calculating weekly rate per child

Begin by considering what it will cost you to meet your expenses and to pay yourself a salary. The goal is to know **the weekly rate per child** you require, in a **program** consisting of a **minimum number of children**, to budget appropriately and stay solvent as a small business. To determine the weekly rate to charge per child, there are several steps. Here is a simple example with the purpose of helping you remember to take into account your basic income and expense categories when setting tuition:

1. **Annual income goal:** First, consider the **salary** you need and would like to receive. For the sake of a simple example only, the rate of \$10.00 per hour for direct care will be used. This is not taking into account hours needed outside of caregiving hours to shop for supplies or prepare the program.

2. **Expenses:** ongoing operating or overhead costs of running the child care business are determined by adding items such as insurance, utilities, supplies, etc., noted earlier. Tom Copeland, author of many Family/Group child care business resources suggests using 37 percent of your estimated operating expense as a starting figure if you are a new business.

To calculate this, divide your annual gross income by .37 (\$30,000 annual gross income divided by .37=\$11,100).

3. **The gross total of expenses (or the gross revenue needed):**

\$11,100 - Annual operating costs (See #2)
+ \$30,000 - Annual income (See #1)
= \$41,100 - Gross Revenue Needed

4. **Weekly rate per child:** If you were caring for six preschool children, it would be necessary to charge \$137 per week for each preschool child in full-time care.

Beware of common pitfalls: If you have a consistent number of children who pay the same weekly, full-time child care rates, then calculating the weekly rate per child is fairly simple and easy to budget. However, some common financial pitfalls you will want to be aware of include:

- Holding open spots and having vacancies while you wait for a sibling of an enrolled child or another new child to be ready to enter your care.
- Calculating your budget on a certain number of full-time children and having several of them reduce to part-time care.
- Not planning for different rates for different ages of children. Infants and toddlers are almost always charged higher rates, because you will probably be taking fewer children in that age range in order to meet their caregiving needs and licensing requirements.

PROGRAM POLICIES AND CONTRACTS

As a child care provider, it is very important to have **written** policies and contracts. The purpose of a parent handbook or parent policy is to guide your daily operations and clarify program expectations with the families you serve. It is a good idea to include licensing requirements in your policy, but you can also add your own rules and personal information as well.

As a provider and a business owner you should sit down with new clients (the parents or guardians of the enrolled children) and **review** your handbook/written policy. As each new family is introduced into your program, take the time to explain your rules and make sure that the family or guardians understand what is expected from them and what they can expect from you. Your handbook/policy is the basis of your contract with families and should be clear at all times. Have both parents (if applicable) and guardians **sign that they understand your policies** and give them a copy. Keep a copy in your files. In the event that conflicts arise, you can always refer to the copy of your policies which was agreed upon and signed by the family.

The licensee's written parent/guardian policies (handbook) **should include**:

- Hours of operation including closures and vacations
- Information on how children's records are kept current, including immunization records
- Enrollment and disenrollment process
- Parent/guardian access to their child during child care hours
- Program philosophy (the licensee's view of child learning and development)
 - Curriculum model of choice (ideal)
- Typical daily schedule, including food and rest periods
- Communication plan with parents/guardians including:
 - How the parent or guardian may contact the licensee with questions or concerns
 - How the licensee will communicate the child's progress with the parent or guardian at least twice a year
 - How the licensee will support parents regarding parenting
 - Written plan for any child's specific needs if applicable
- Fees and payment plans
- Religious activities (if any) and how the parent's specific religious preferences are addressed
- How holidays are recognized in the program
- Confidentiality policy including when information may be shared
- Items that the licensee requires the parent or guardian to provide
- Guidance and discipline policy
- If applicable, infant/toddler care including SIDS prevention, feeding, diapering and toilet training
- Reporting suspected child abuse or neglect
- Food service practices

- Off-site field trip requirements
- Transportation requirements
- Staffing plan
- Access to licensee and staff training and professional development records
- Pet policies
- Health care and emergency preparedness policies including:
 - Emergency preparedness and evacuation plans
 - Injury or medical emergency response and reporting
 - Medication management including storage and giving medications
 - Exclusion/removal policy of ill persons
 - Reporting of notifiable conditions to public health
 - Immunization tracking.
- Infection control methods, including:
 - Handwashing
 - Cleaning and sanitizing, or cleaning and disinfecting procedures including the methods and products used
- Napping/sleeping
- No smoking policy
- Drug and alcohol policy
- If applicable, overnight care requirements

CHECKLIST FOR WRITING YOUR OWN FAMILY POLICY

After reading the long list of requirements for your parent handbook you may be wondering where to begin. Remember this is your opportunity to **tell parents who you are, what you believe in and why you have chosen this important field as your profession**. You will also be identifying basic information that will prevent problems in the future based on misunderstandings. Use this list to begin:

COVER AND FIRST PAGE OF THE FAMILY POLICY HANDBOOK

- ☐ Welcome parents and list your name, address and discuss the basics of your program.
- ☐ **What are your hours of operation and days you will be closed?**
 - Identify holidays, sick days, and vacations and closures. Plan a year ahead and let the families also plan!
 - State your opening and closing times (for example, 6 a.m. to 6 p.m., weekdays)
- ☐ **What child records are required? How will children's records be kept current? (R 400.1907)**
 - Give a sample of the forms for admission.
 - State how often the information will be checked and updated.
 - State how you will notify parents when you have any changes to policies.

☐ **Enrollment and disenrollment information. Detail the following:**

- Deposit and registration forms
- Trial period
- Withdraw policy
- Termination policy

☐ **Access to children during child care hours**

- You must state that you have an open-door policy, meaning parents may come unannounced or without an appointment if their child is in care
- State who may have access to a child during child care hours (parents, guardians, CPS)
- Discuss how you address custody issues

☐ **Your philosophy**

- What is your view of how children learn and develop?
- What is your view of how you and your staff will support children to learn and grow?
- Briefly give other details such as your goals for how the environment, routines, and other aspects of your program will support a healthy, safe and nurturing experience for children
- Share anything else about how you will operate your child care business that will let families and others understand your approach to caring and education children. There may be many ways to describe your philosophy. Here is one example:
 - We believe children learn through play in an environment that is safe, interesting and set up for exploration and creativity
- We believe children are capable, curious and 'little scientists' trying to figure out how the world works. Our environment is set up and has materials that fit the ages and interests of our enrolled children
- As caregivers and educators we believe it is our responsibility to value every child for who they are, to partner with families and to include the cultures and languages of our families in our program
- We allow children to make choices based on their interests and we actively teach social skills to create a caring community of learners here

☐ **Your curriculum (R 400.1914)**

- What curriculum will you use?
- Is your curriculum aligned with the Michigan Early Childhood Standards of Quality?
- How will you document child's growth and development?

☐ **Daily schedule, food and rest periods**

- Detail the daily schedule
- Give a sample menu
- State that you offer rest periods and naps and offer quiet activities for those children who do not need naps
- Outdoor time activities

- ☐ **Communications plan**
 - How will you communicate with parents?
 - How will parents contact you?
 - How will you communicate with parents at least twice a year about the child's progress?
 - How will you support the parents regarding their own parenting?

- ☐ **Plan for any child's specific needs if applicable**
 - State what you will do if you have a child with specific needs. For example, how will you change your routine, modify your environment, or partner with other professionals to meet a child's identified special needs?
 - Do you have any training or certifications that you want parents to know about?

- ☐ **Fees and payment plan**
 - What is your payment policy?
 - Do you have a required deposit?
 - What rate do you charge for specific situations such as a second child in the same family? Do you offer a family discount if applicable?
 - What are your late fees?
 - How do you handle charges when a family goes on vacation, a child is ill or gone due to specific holidays?
 - What rules must you follow for families who receive subsidized child care fees?

- ☐ **Religious activities** and how parent's or guardian's religious preferences are addressed
 - Indicate whether specific holidays are or are not celebrated.
 - Discuss your program's approach to religion.
 - Are you a religious program or not? Give examples of what you do in your program in this area.
 - If holidays are not celebrated, describe how you create a community feeling through other routines or means.

- ☐ **Birthdays and holidays**
 - Holidays are / are not celebrated
 - Birthdays are / are not celebrated
 - If celebrated what is the parent's role? What might they contribute to the program? What would you like to avoid?

- ☐ **Confidentiality policy** including when and with whom information may be shared
 - Who will you tell and share children's files with?
 - How will you keep the child's file confidential?

- ☐ **What do parents need to bring** to child care?

- ☐ **Guidance and discipline.** (Licensing R 400.1907) Discuss your philosophy of:

- Behavior management
 - Child care rules
 - Consequences
 - Respect
 - No corporal punishment on premises
- ☐ **Infant and toddler care.** (Licensing R 400.1912; R 400.1916; R 400.1923) If you serve infants and toddlers, detail the following:
- Feeding
 - Sleeping/SIDS prevention
 - Diapering /Toilet Training
- ☐ **Child abuse, neglect and exploitation [Print out [Mandatory Reporting Guidelines](#)]**
- ☐ **Food service practices – (R 400.1931) Describe**
- How you post daily meals
 - The type of food you serve or if you require parents to supply meals for their child
 - If you participate in a food program
 - Culture and sensitive food practices
 - Views on sharing food
 - Allergy policy and notifications
 - Describe your qualifications such as the fact that you have a food handler's permit (if applicable), you adhere to appropriate food storage practices, and you comply with healthy and safe food handling practices.
- ☐ **Off-site field trips (R 400.1951; R 400.1952)**
Describe your plans for:
- Off-site field trips
 - How you will notifying parents in advance of a field trip
 - Parent notification and permissions.
 - Supervision plan
 - Transportation plan
 - Emergency procedures including bringing each child's:
 - Emergency contact information (Licensing R 400.1907)
 - Medical records
 - Immunization records
 - Individual medications if required for specific children
 - Medication administration log
 - Medication management
 - Maintaining a complete first-aid kit
 - Charging of extra fees, if any
- ☐ **Transportation.** (Licensing 400.1951) Detail your:
- Plan for transporting children.
 - Policy on car seats or booster seats. Who provides car seats?
 - Emergency materials.
 - Insurance information

- ☐ **Staffing plan.** (Licensing R 400.1904; R 400.1906) Describe your:
 - Staffing ratios
 - Staffing plan
 - Supervision of children
- ☐ **Licensee's and staff's training and professional development records** (Licensing R: 400.1905)

Identify the requirements that you and your staff have met in the areas of:

- Background checks.
- Documented training.
- CPR / first aid / bloodborne pathogen training.

- ☐ **Pet policies** (Licensing R 400.1936)

Note if you will have animals in the child care area and state that they will have:

- Shots and veterinary records
- Care to meet all licensing requirements
- A cleaning policy

- ☐ **Health care and emergency preparedness policies** (Licensing Rules 400.1916-1962)

Emergency preparedness and evacuation plans (R 400.1943)

- How long are you prepared to take care of children?
- What equipment do you have on hand?
- How far is the fire station from your home?
- Where is the closest place that you could go to as a back-up location if your home is unsafe?
- Request out-of-state phone numbers from enrolled families. Give parents an out of state phone number to call in the event of an emergency that prevents local calls.

Evacuation and safety plans (R 400.1945)

- How often you do drills for children and staff?
- In case of evacuation where will you go or meet in the yard?
- What doors are open for an emergency?
- Are children trained to call 911?
- Are there procedures in place for fire, tornado? earthquake and lockdown?

Injury or medical emergency response and reporting (R 400.1962)

- When will parents be notified of cuts, bruises and falls that may be treated on site?

- How are parents notified of injuries requiring medical treatment?
- What are the procedures for reporting a questionable injury?
- What is the procedure for handling emergencies?

Medication management (R 400.1918)

- Medical authorization forms
- Over the counter medical authorization forms
- Emergency health plan?

Exclusion/removal of ill children

- How will you handle a child who becomes ill in care?
- Under what circumstances is a child be excluded from care?

Immunization tracking. (R 400.1906) What is your:

- Policy on tracking and updating?
- Form for parents to use

Infection control methods. (R 400.1915; R 400.1924) Describe:

- Cleaning and sanitizing
- Hand washing
- Handling contaminated material, blood, fluids

☐ **Diapering and toileting learning (R 400.1923) Describe your policies**

- Who provides diapers and wipes?
- Will you allow the use of cloth diapers/training pants? If so, follow licensing guidelines and inform parents of same.

☐ **Napping and sleeping. (R 400.1916) Answer the following:**

- Who takes a nap?
- What is your napping policy?
- What are non-napping children doing while others nap?
- What sleeping equipment is used?

☐ **No smoking policy (R 400.1903)**

- What are policies for parents, staff?

☐ **Drug and alcohol policy**

- What are Michigan's policies? Your personal policies?
- What you would do if a parent was under the influence?

☐ **Firearms storage, if applicable (R 400.1935)**

- If you have firearms, how are they stored?

☐ **Overnight care (R 400.1922)**

- What sleeping equipment will be provided for overnight care?
- Where will children sleep?
- Where will providers sleep?

Additional information that you may want to address in your parent handbook:

- Provider information
- References
- Licensing and liability insurance
- Employees/substitute caregivers
- Backup child care ideas
- Non-discrimination policy
- Photograph policy
- Inclusion policy
- Extra services and charges

Group Family Child Care Programs and Family Child care programs with employees will also want to create a **Staff Handbook** to detail:

- Plan for keeping staff records current including:
 - ✓ Completed background check forms and department clearances
 - ✓ First aid and CPR certification
 - ✓ TB test results
 - ✓ Required training and professional development for primary staff persons
 - ✓ Training that the licensee must provide to staff
- Detailed job description
- Staff responsibilities for:
 - ✓ Child supervision requirements
 - ✓ Quality adult/child interactions
 - ✓ Curriculum implementation
 - ✓ Lesson planning
 - ✓ Assessments and observation
 - ✓ Child progress documentation
 - ✓ Guidance/discipline techniques
 - ✓ Family Partnerships
 - ✓ Food service practices
 - ✓ Off-site field trips
 - ✓ Transporting children
 - ✓ Preventing children's access to unlicensed space
 - ✓ Health, safety and sanitization procedures
 - ✓ Medical emergencies, fire, disaster and evacuations
 - ✓ Mandatory reporting of suspected child abuse and neglect
 - ✓ Overnight care, if applicable
 - ✓ Staff responsibilities if the licensee is absent from the child care operation
 - ✓ Cell phone usage
 - ✓ Vacation days/sick day policy
 - ✓ Dress code
- The licensee must keep **documentation** of all staff training on policies.
- Must keep all children's records for a minimum of 4 years (R 400.1907)

CONTRACTS

One of the most common problems among family day care providers is misunderstandings with parents. A clear agreement at the beginning of the child care relationship can reduce or prevent many of these misunderstandings. Provider-Family contracts are important to ensure that both you and the families know what to expect from each other in terms of hours, pay rate, schedule, meals, vacations, holidays, and general policies. Contracts also give you, the provider, a basis for taking legal action if the parent refuses to pay or breaks another important part of the contract.

How do I make a contract?

The first step to creating a contract is to carefully define your fees and due dates, your program schedule, notices and the other details of your program. **Create your contract AFTER** you write your program policies. Having a contract will show families that you are not only a loving person who enjoys children; it demonstrates that you are a professional with a carefully thought-out approach to running your child care home.

Asking a family to sign a contract may make you feel uncomfortable the first few times you do it, but it will save you some major difficulties later. Most families feel more secure having a contract.

What makes a contract legally binding?

A contract does not have to be long, in legal language, or small print to be legally binding. All that the law requires is a **mutual agreement** between you and the family and an **exchange** between both of you. The mutual agreement means you have talked about and agreed on the basic rules of your relationship, including the family agreeing to pay money and the provider agreeing to provide care for the child(ren). The exchange refers to the written contract signed by both you and the family (with copies for each).

Written policies and agreed upon, signed **contracts** are basic guidelines for small business practice. Both of these written documents are points of reference for families and providers when there are questions or difficulties.

What if I decide to change the contract or policies after the parents have signed them?

If changes are needed, families must be verbally notified and agreed to **in writing**. Verbal changes are not legally binding. It is a good idea to review your policies and contract at least once a year to make sure that these still reflect the way you currently operate your program. If you discover that things have changed, rewrite the policy and contract to reflect these changes. Families will need to sign a new contract stating they are aware of the policy changes. This will make the new policy and contract legally binding.

Let's review a few "sample contracts" so you can understand how to create your own contract for family/group child care.

SAMPLE #1: PROVIDER-PARENT AGREEMENT/CONTRACT

I agree to enroll my child, in the _____ Family Child Care Home, beginning on _____
_____. I have **received and read** the
attached Family Child Care Policy and agree to comply with all rules and responsibilities stated
in them.

1. Care will normally begin at _____ o'clock and end at _____ o'clock on the following
days of the week: _____

2. Care will include the following meals and snacks: _____.
The parent will provide food for the following: _____

3. The charge for care of the child is \$ _____ per _____. Overtime charges are \$ _____
per _____. There will be a charge of \$ _____ if the child is picked up after _____
o'clock.

4. Payment for child care will be made in the following manner: cash: _____, check: _____
by _____ on _____.
(Name of the person to pay) (Day of week or month.)

(Optional) Payment obligation is based on the hours you agree to use the child care, not
the actual hours of attendance. Payment is due if you have agreed to use certain
blocks of time whether or not the child actually attends during those hours.

5. Children may be taken from the child care provider's care only by the person signed below
or on an Authorization to Leave Care Form.

6. Either party can terminate this contract by giving the other party _____ weeks' notice.

(Parent's Signature)

(Provider's Signature)

(Date signed)

(Date signed)

SAMPLE #2 – PROVIDER-PARENT CONTRACT

This contract is between parent(s)

and provider _____

for the care of (child/ren)

Child care will be provided from _____ to _____ on the following days each week:

(circle) Monday Tuesday Wednesday Thursday Friday Saturday Sunday

Parent will pay \$ _____ per month/week/day (circle) and payment will be due at least _____ week in advance.

Parent who fails to drop off or pick up their child on time will pay a \$ _____ per minute late fee.

Provider will be closed on the following holidays (circle): New Year's Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day. Parent will/will not (circle) be required to pay for these days.

Provider will take a _____ week(s) vacation each year. Parent will/will not (circle) be responsible for paying for these days.

Parent must pay for child care whether or not the child is brought to care. Exceptions are (parent vacation, sickness, family emergency, etc.)

The contract may be terminated by the parent by giving a two-week written notice. The provider may terminate the contract at will (without notice).

By signing this contract the parent(s) agrees to follow all the **provider's written policies**. A copy of the policies has been given to the parent.

Parent Name

Home address

Phone _____ Cell phone _____

E-mail _____

Parent Name

Home address

Phone _____ Cell phone _____

E-mail _____

Provider Name

Address

Phone _____ Cell phone _____

E-mail _____

Parent signature

Date

Provider signature

Date

RECORDS

Grocery receipts! Menus! Children's Information, attendance, payments, insurance, bills! What is a caregiver to do? The answer can be found with good **record keeping**.

Keeping good records is a must for every caregiver. Family/Group child care providers are self-employed taxpayers who run a business out of their home. Records help you keep track of all aspects of your business.

The reasons for keeping complete and accurate records are:

- To follow Michigan Licensing Requirements (R.400.1906; 400.1907)
- To follow the Child and Adult Care Food Program
- To follow the Child Development and Care (CDC) Program for payment reimbursement ([CDC Guidebook](#))
- To obey the law by filing your business tax forms each year
- To be able to support your tax claims for business expenses
- To reduce your taxes and increase your profit
- To make it easier for you to understand your business and reach your financial goals

Necessary record keeping:

1. Create a folder for each child in your care. In each folder keep:
 - a. [Child Information Record](#)
 - b. [Medical permissions](#)
 - c. [Medical and Health records](#)
 - d. [Child In-Care Statement](#)
 - e. Any other permission or authorization forms
 - f. Any custodial documents
 - g. Records on enrollment, fees, and other business with the child's family (including signed contract)
 - h. Observation records and assessment forms (if utilized)
2. See: "[Child Care Home Record Requirements](#)" [Appendix F] for complete list of required records for child care homes.
3. Track professional development hours for yourself and any employees you may have. [Training Record Form](#)
4. Track income from each family, the Child and Adult Care Food Program, and the Child Development and Care (CDC) program.
5. Save the receipts for all business purchases and home purchases (purchases, such as a refrigerator, may be partially deductible)
1. Mark what each item is on the receipt.

2. Organize receipts by category, not month.
3. Keep track of how much time each week you use your home for your business. See [Time-Space Percentage Tool](#)
4. Take attendance each day.
5. Conduct a regular review (at least monthly) of your records.
6. After filing your tax return, keep your records in a safe place for 7 years.

Employer ID # (EIN)

Call the IRS at 800-829-4933 or visit www.irs.gov to request this ID for business purposes (it replaces your social security number on tax forms, etc.)

Family Child Care Tax Expert

If hiring a tax consultant, make sure that they are well versed in the laws impacting Family Child Care homes. [Download Finding and Choosing a Tax Professional Checklist Document](#)

[Read the Articles in the next section for more information]

TEN RECORD KEEPING AND TAX TIPS FOR THE NEW PROVIDER

By Tom Copeland, J.D.

1. Receipts: Business expenses can only be claimed if you have a receipt. Your goal should be to have receipts for every penny of your expenses. Because most of the cost to clean, maintain and repair your house can be partially deducted as a business expense (light bulbs, toilet paper, garbage bags, snow shovel, tools, etc.), you should remember to collect receipts whenever you go to the drugstore, hardware store, etc. Record on your calendar when you go on field trips or travel because of business. A canceled check may not be as acceptable to the IRS as a store receipt.

2. When Can Expenses be Deducted? You must report all income from caring for children even if you do not meet or have not completed local regulation requirements. You should begin deducting business expenses as soon as you begin caring for your first child, even if you do not meet local regulations. The only expenses you cannot deduct if you do meet local regulations are expenses connected with your house (utilities, insurance, taxes, interest and depreciation).

3. Food Expenses: Because food costs will probably be your single biggest expense, you should begin keeping careful records, including: store receipts, canceled checks, menus, and attendance records. Use your menus to calculate how much it costs to serve this food. If you cannot collect all your food receipts, do a careful accounting of at least several months of the year.

4. Monthly Review: Do not wait until the end of the year to collect your receipts and other records. Conduct a monthly review to make sure you have everything in order. Keep your records in one place. Make sure receipts are labeled and can be read. If you forget to get a receipt or if you could not get one (parking meter, garage sale, etc.), make one of your own to remind you of the expense.

5. Estimated Tax: You may have to pay some federal income tax before the end of the year. To find out if you must pay estimated tax, estimate your income and expenses through the end of the year. If you will owe \$1,000.00 or more in taxes, you will have to pay in quarterly installments due April 15, June 15, September 15, and January 15. There are a number of exceptions to this rule. See IRS Publication 505. Tax Withholding and Estimated Tax.

6. Employees: If you hire someone as a substitute or helper in your business, you should treat this person as an employee, which means you must withhold social security and income taxes for the employee and pay employers' social security taxes throughout the year. Many providers treat helpers as independent contractors (self-employed workers) and do not withhold taxes,

but this practice is not advisable. Check with a tax professional to make sure you are filing the proper tax forms through the year.

7. Household Inventory: Your house and the items in your house that are used at all in your business are being worn out at a faster rate than if you were not doing family child care. As a result, you can deduct or depreciate a portion of the cost of these items as a business expense. Conduct a thorough room-by-room inventory and list every item (furniture, appliances, kitchenware, etc.). [Download Depreciation Methods Worksheet](#)

8. Year End Expenses: Be aware that if you purchase 40% or more of capital expenses (items lasting longer than one year) during the last three months of the year, you may not get all the deductions for all of your capital expenses for that year. To avoid this ("mid-quarter convention" rule), plan your purchases before October or after December. If you begin your business during the last quarter of the year, this rule will apply to you. See the Family Child Care Tax Workbook for more details.

9. House Improvements: You should begin depreciating a portion of your house as a business expense. The amount of the house expense you can depreciate is the purchase price of your home (minus the value of the land) plus all major house improvements made before you went into business. Go back and record all your major house improvements (new roof, furnace, remodeling, etc.) Save receipts. Get replacements receipts from contractors, if necessary. As a last resort, photograph the improvements and write down your best recollection of the cost and date it was done. Keep records of any house improvements you make after you start your business. Having records of house improvements will help reduce your taxes.

10. Time/Space Percentage: This number will probably have the greatest impact on your tax return. The Time-Space Percent is a formula used to calculate how much of your business and personal expenses (furniture, utilities, supplies, etc.) may be deducted as a business expense.

Tom Copeland writes Family Child Care Tax Workbooks; for copies or for a free copy of the catalog call toll-free 1-800-423-8309.

Marketing Tools for Family Child Care

Many family child care providers think that marketing is just advertising. They assume that if they are doing advertising, they know all about marketing. Marketing, however, is much more than advertising. Marketing is about strategically positioning the family provider in the marketplace.

Marketing is part science and part art. Two child care providers located in the same geographic area may have very different marketing strategies. In fact, a family provider wants her business to be different to create a “unique market niche.”

The purpose of creating a unique market niche is to make the family child care home stand apart from the competition. Customers will view the home as offering more perceived added value than competitors, and they prefer to purchase child care where they get more value.

Often that perceived added value may only exist in the mind of the customer. It can be a real difference in quality child care or it can be just the feeling the customer has that the way the family child care home presents itself and provides service is different and better.

A marketing plan is a written document that details the actions needed to achieve one or more objectives. When it is part of the overall business plan, it is one of the most important sections and the one in which you should spend the most time and energy.

First Children's Finance provides the following resources for Home providers to assist with marketing their program. Each tool is available for download at no cost:

Developing a Marketing Plan for Your Family Child Care Business

Use this marketing plan outline to help you build and maintain enrollment and tell your community about the importance and value of your child care program.

[Download document](#)

Key Marketing Tactics

A checklist of key tactics for prospective clients, current clients, and past clients

[Download document](#)

Marketing Assessment Checklist

A checklist of questions about your past marketing efforts to help you identify what new ideas you may want to try

[Download document](#)

Marketing: Tips and Tools to Guide the Marketing of Your Child Care Organization

This self-study will help you develop a general understanding of a good marketing strategy.

[Download document](#)

Parent Contact Form

Use this handy form to track parent inquiries about your program.

[Download document](#)

Promoting the Benefits of your Child Care Program

Many child care providers can easily list the features of their programs, but they don't always know how to tell parents the ways in which their programs will meet the needs of parents and children. This tool can help you figure out your program's top benefits to parents and children.

[Download document](#)

Who are My Toughest Competitors?

This easy-to-use competitive analysis worksheet can help you clarify your child care program's mission and vision and help you figure out what makes your program unique and different from everyone else.

[Download document](#)

PART 4 – PLANNING YOUR PROGRAM

So far, you have been considering the overall concept of running a family/group child care program. You have learned what it takes to become registered/licensed and the basics of the running a small business in your home. Now, let's give some thought to planning your program.

Planning your program simply means thinking about what you are going to do and how you will fit it all together. You will need to consider how you will arrange the spaces in your home for child care; how to make your home safe and inviting for children; and how to create daily schedules and routines.

Planning for family child care spaces in your home works best when your family feels their rights to private spaces are protected and that their needs are addressed. In some cases, most often for teenagers and adults, it may also mean that members of your household are part of your child care business. Experienced providers recommend that all of your household members know they still have:

- Their own private, protected spaces and possessions that will never be used for child care.
- Some spaces that will be multiuse zones, such as the living and dining rooms.
- Some areas, equipment or materials that might be used only for child care purposes.

As you design your environment, consider a typical daily schedule and walk around your home, imagining what it is like to be a parent or a child experiencing your home environment.

Remember as you do this that the design of a space influences how people behave and feel while they are in it. Smells, sights, sounds, temperatures, and textures send messages to everyone who enters. **What messages does your family/group home send?**

Greet families with a well maintained home exterior: Go outside and look at the front of your home. What is the first thing families will see? Just as employers make snap decisions about job applicants by looking at their neat or sloppy appearance, so too, families will consider the

overall feeling of a home that seems cared for and maintained or one that appears to be in disrepair. Are families able to safely park their cars and walk to your door without encountering hazards or challenges for young children to navigate? Are the plants a child passes safe or toxic?

Entrance areas that are organized and welcoming: Is the entryway welcoming with a sign in/out spot and information area? Is there a place for each child to store belongings? Is it organized and not full of clutter?

Avoid stacking items at the entry that you want to remember to give to families at drop-off or pick-up times. Instead, put notices, messages, children's art or other items neatly in individual tubs or cubbies located near the entryway. Providing separate storage for each child's belongings is recommended. However, belongings of children from the same family may be stored together.

Overall view of home: What impressions do families receive as they bring their children into the heart of the child care space? Does the space feel organized and clean, with inviting sounds, smells and interesting colors and textures? Remember, families who choose home care programs like the homey feeling of care in this setting.

Pathways to learning zones and play areas that are ready for children: How do children move from the entrance to play areas? Are there places that tend to be congested or that feel like you are on an interstate highway at rush hour? Do children immediately ask you for favorite materials? Or are they able to enter and independently go to a shelf or reliable spot to find interesting materials? Are non-mobile young children able to find materials ready for them to explore or do they have to wait for your help?

Activity zones: Is the size of the multiuse learning zones (art, books, blocks, etc.) just right for the number of children, or too cramped or too wide open? Which spaces are used least? Which areas are used most? Observe and take brief notes on environment use patterns.

Meet the needs of different ages and development: Infants want objects they can taste and feel, push and pull, grab and carefully pick up. Toddlers are looking for places to move in and out of, containers to fill and dump, and ways to use their large muscles even when drawing. Preschoolers are especially interested in increasingly complex dramatic play opportunities. School age children may need a clear table for homework, places for eating snacks, and a wonderful yard for releasing energy after a long day at elementary school. All of the children need safe, soft and relaxing spaces for looking at books, talking to caregivers, and sharing with their child care friends.

Gathering times for the whole group: Do you have a space large enough for everyone to gather to read books, sing, dance, and share what has happened since you saw each other last? Friendships, even with infants, are fostered by the way your environment supports the daily gathering rituals and rhythms.

Food zones: Is there space for everyone to gather for snacks and meals? Do the table and floor surfaces allow them to be cleaned and sanitized between uses? Does the space feel welcoming, relaxed and supportive of talk, eating and sharing? Is the snack area able to be individualized for a child's age or nutrition-related needs?

Soft or quiet zones: Are there spaces for one or two children to observe others, relax, or be near active areas without having to actively participate? How do light, air, color and texture set a quieter or more relaxed tone? Which areas seem to calm children and allow them to focus on an interest or activity? These areas may be large or very small spaces that are protected from traffic patterns and loud or busy activities.

Outdoor areas: Does your outdoor area encourage you to get outside every day (unless the weather is severe), or do you dread the management and risk it presents? Have you considered developing a more natural play area by connecting children with natural elements that are rich with possibilities for smelling, touching, and hearing the movement of trees, gardens, grass, and more? Have you thought of, for example, creating a gentle hill for running up and down? Toddlers through school-age children delight in differences in landscapes. Do you have pathways for trikes or baskets to gather natural items such as fir cones, stones and sticks?

While swing sets and climbers offer large-muscle exercise, they are also expensive and require adequate fall zones, cushioning materials and supervision of children to prevent accidents from walking into jumping and swinging activities. Instead, you may choose to landscape a fenced play area with a variety of spaces for using small and large muscles. Some good resources for planning the outdoor environment: See [Keeler's Natural Playscapes](#), or [Armstrong's Family Child Care Homes](#) for ideas that are simple and supportive of children's development, often without the expense or danger of large climbing structures.

Places to care for children's basic physical needs: All children need to have their individual toileting needs supported. Individual sleep patterns should be allowed for infants and toddlers. Older children may be supported to take regular naps or to have quiet times while others nap each day.

Signs the environment is not working well

Children's behavior will often be the first indication that your environment is not working for them. While children's behavior usually has multiple influences, the environment is one area to check for its potential to either increase or decrease pro-social behaviors and engagement in learning activities.

Child behavior	Check environment
Aimlessly wandering or running inside	Furniture placement can prevent running and create logical work or play areas (low shelves form a space for protected block building)
Repeated conflicts for the same materials or toys	Do you have multiples of basic items that are in demand (scissors, crayons)?
Not helping with clean-up	Does the storage of materials make sense to children?
Asking for help finding materials	Are materials arranged neatly on shelves or in baskets with a picture of the item attached to the outside of the container?
Hiding under tables, behind sofas	Do you have other soft and quiet areas that invite children to relax or take a break? Do dramatic play areas have spaces for children to go into and out of while still being supervised (ex., large cardboard box or playhouse without roof)?
Does not continue projects or interests over time	Are children's interests documented and displayed in photos? Are some 3D structures protected so they may be worked on over days or weeks?
Never looks at or discusses what is on walls	Do you discuss with the children what to put on the walls to display their work? Are these work products changed regularly to reflect current interests?

Changing your environment

It is easier to explore ideas for a new environment on paper or in a computer program than it is to physically move your furniture and materials.

Begin by measuring your space. Then draw learning zones based on your space, cut out examples of major furniture pieces, and arrange the furniture in the zones. Consider how light, texture, traffic pathways, and materials should be added. Try it with your own or a visiting friend's children to see how it functions. Remember, clutter does not support children to

understand how to use and enjoy the spaces. Resist overloading the space with materials. Instead, if possible, have a storage closet somewhere in your home that will allow you to rotate the containers of items for each zone or area. On the other hand, be sure to have enough materials to meet the needs of the different ages of children served and your maximum licensed capacity of enrolled children.

Design Your Environment from a Child's Perspective

Designing with sensory experiences in mind	A few questions to consider	Brainstorm ideas (Visit other programs for more ideas)	Safety and health check
Taste and smell	<p>Where will we eat lunch and have snacks inside and outside the home?</p> <p>Do we have enough materials for children to smell, mouth or explore?</p> <p>Is the outdoor play area free of car exhaust or other unhealthy levels of air pollutants?</p>	<p>Promote children's participation in meal and snack preparation (child-sized utensils, chairs). Avoid adding harsh cleaning or artificial air fresheners to room environments.</p>	<p>Are all accessible play materials safe for infants and toddlers to put in their mouths?</p> <p>Have we checked for recalled product items that need to be removed?</p>
Sounds	<p>Are we able to hear language or is it so noisy children are tuning out human voices?</p> <p>Are children able to make music, shake natural objects and play with sound?</p>	<p>Soundproof with rugs, soft furniture or acoustic tiles in ceiling. Provide materials that create a variety of sounds.</p>	<p>When we listen, are we able to hear language clearly? Do children have experiences listening to and making music with simple percussion (drums, chimes) instruments?</p>

Color and visual interest	<p>How will we use some of the walls as learning spaces? Are wall displays at children's eye level? Does blank space between displays and objects allow children to see logic to the grouping of materials and pictures?</p> <p>Do we change displays to reflect current children's projects?</p>	<p>Optional idea - Walls, furniture and floor coverings are warm or neutral in color.</p> <p>Children's toys, art and photos provide some bright color and visual interest. Avoid overwhelming with bright colors everywhere.</p>	<p>Do children see their culture and family reflected in the environment?</p> <p>Are positive representations of a diversity of people, abilities, places, and economic classes represented in books or visuals?</p>
Textures and surfaces	<p>How will we vary textures for interest? Are we avoiding having only plastic materials by bringing in some natural items? Do we use recycled or natural materials such as boxes, stones, twigs and leaves?</p>	<p>Keep table surfaces clear of clutter to maximize work and learning spaces for daily experiences. Add tactile interest (ex., a sea grass rug, a pebble mat).</p>	<p>Have storage places for adult materials out of reach of children.</p> <p>Know what plants or other materials are toxic and to be avoided.</p>
Light and air	<p>Do rooms have natural light and comfortable temperatures for children? Are children able to see outside?</p>	<p>Wind chimes, kites, natural outdoor materials accessible for children to explore and experiment with.</p>	<p>Is each room safe and clean, and is fresh air available?</p>
Learning zones to explore	<p>Are there pathways between activity areas to allow for movement and protection of children's work and play materials and experiences? How do we adapt environments to allow all ages and children with special needs to be involved in all parts of a multipurpose room?</p>	<p>Change materials in zones periodically to reignite children's interest.</p> <p>Messy play supported by an easy-to-clean-up room and materials (ex. cleanable floors, smocks).</p> <p>Furnishings define use areas.</p>	<p>Are caregivers able to see an overview of the room and supervise all children even when working with one child? Do children have places to retreat to (cozy corner) that are in view of the provider?</p>

Quiet or softspaces to think or rest	Clearly defined areas for children to read, rest, play quietly or feel they are safe to watch others or retreat from interaction. Located out of walking paths.	Soft spaces invite children to relax or think alone. Small rugs or trays (for example) define spaces for individual work.	Do soft furnishings have washable slip covers, pillows, rugs or other cleanable surfaces?
Toileting and diapering	Do we have cleanable surfaces, water and fresh air access to maintain good hygiene and appealing smells?	Changing table located near a water source or sink, and cleanable surface underneath.	Diapering and toileting policies communicated to all staff & parents.
Predictable locations for materials, furniture	Is the homey feeling combined with a sense of order/organization? Are areas uncluttered so children can find what they need? Do we have multiples of items in frequent demand? Do children know our system for how to find and re-place objects on shelves, in baskets, etc.?	Adequate amount of child sized furniture and materials for the ages and numbers of children in the program. Place for each child's personal belongings (tub with name, shelf, hook for coat).	Unsafe adult items are kept out of sight and reach of children. Children's hats, coats and personal belongings separated from each other.
Materials	Access to simple, open ended materials (water in tub or unit blocks) and accessories to add complexity (pitchers for pouring, cars to add to block area).	Rotate materials in and out of spaces while keeping items in predictable zones or use areas for children.	All ages have materials available that fit their age, or development, and learning or individual/special needs.

Now consider if your environment or your plans for creating one reflect an inclusive and accepting space that offers visuals, play materials and equipment to help children see themselves and their families positively reflected. Does the environment also help children to learn about people different from themselves? If you have a diverse group of children, they will begin to learn about diversity if you encourage them to learn about each other. If there are major U.S. ethnic groups not represented in your child care, it will be important to teach about diversity through books, dolls, dramatic play props, art materials, visitors or field trips.

Environmental Health and Safety

Area lighting (R 400.1934) must be adequate in the children's activity areas, eating areas and the bathroom. All other areas must have lighting so children are safe. Natural light adds softness and variations in shadows and reflections that may inspire and add visual interest for all children. Infants enjoy light and shadow as do older children who may have spent a long day in an elementary school with harsh florescent light.

Do not allow bare light bulbs in any play space or use lights or light fixtures indoors that are intended or recommended for outdoor use. Do not use halogen lamps in any area accessible to children during operating hours.

All light bulbs should be shielded or shatterproof in order to prevent injury. Halogen lamps are a potential burn and fire hazard. Avoid halogen lamps that are free-standing and could be tipped over and cause a fire. Any lamp without a protective screen could result in a child touching a very hot bulb or lighting materials on fire. The Electrical Safety Foundation International provides guidelines on how to avoid injuries that can result from common holiday decorations and breakable bulbs at: <http://www.esfi.org/home-safety>

The indoor temperature (R 400.1934) should be no less than 65 degrees Fahrenheit (F) when most of the children are present. Optimal practice is to have a draft-free temperature of 68 degree Fahrenheit at 30-50 percent humidity in the winter and 74-82 degrees F in the summer months.

Fans, air conditioning (which are inaccessible to children) or cross-ventilation (R 400 1934)) are required when the inside air temperature exceeds 82 degrees Fahrenheit. The air people breathe significantly impacts health. Children are vulnerable because their lungs are developing.

Dirt, moisture, and warmth promote growth of mold and other contaminants. Air circulation is important to clear infectious diseases, odors, and toxic substances in the air. Air circulation can be increased with ventilation, air conditioning, and cooling (HVAC) system as well as by using fans and open windows (screened and in good repair).

Noise levels should allow children to easily hear conversations around them. This is important because young children are learning language and need to hear when they are spoken to or are speaking to others. Sound absorbing ceiling tiles or area rugs and soft furniture will absorb some sound and create a warm atmosphere.

Window coverings (R 400.1915)) are prohibited that have pull cords or inner cords that can form a loop are prohibited because they pose a strangulation hazard to children. An inner cord is a string or cord that runs down the center or sides of the window coverings. It allows the window covering slats to open and close. See the following link for pictures of an inner cord at <http://parentsforwindowblindsafety.org/>

You may use window coverings that have been manufactured or altered to eliminate the formation of a loop. How do you permanently fix coverings? **Make sure the pull cords and inner cords cannot form a loop.** A retrofit kit can help fix pull cords that form a loop and may allow you to keep using your existing window coverings, while taking away the threat of child injury.

Window blinds sold prior to November 2000 have dangerous inner cords. New blinds and shades for sale have now had the loops on cords eliminated. The Consumer Product Safety Commission (CPSC) recommends only cordless window coverings in all places where children live, visit or receive care. When buying any new window coverings, you should ask for child safety features. Best practice requires you to check all of the shades and blinds in your home and especially those that are accessible to children and in children's crib or sleeping areas.

Stairs and the stairway should:

- Be well lit and free of clutter.
- Have a handrail not higher than 30 inches or sturdy slates on one side of the rail.
- Have a pressure gate, safety gate or door to keep the stairs inaccessible to infants and toddlers.

Electrical outlets, cords and power strips (R 400.1942) should be tamper-resistant outlet covers or receptacles in areas accessible to children.

Power strips with a surge protector may be used and must be made inaccessible to the children. Extension cords may be used only for a brief or temporary purpose and must be plugged into an outlet or into a surge protected power strip.

Indoor licensed space (R 400.1915) The indoor licensed space must have 35 square feet per child for the maximum number of children stated on the license, measured to include only the space intended for use by children in care. The space under furniture used by the children is counted in square footage. Indoor space that is not counted in the minimum square footage requirement includes:

- Unlicensed space that is made inaccessible to children in care.
- Space under furniture not used by the children.
- Hallway space that leads to an exit.
- Bathrooms and closets.

The space you do have can be maximized by careful planning. In child care spaces, the most important requirement is to be able to monitor all the children. Using careful furniture placement to create multiuse zones is the next step. If too much of your environment is one large wide-open space, children will tend to run and may have a difficult time focusing on a quieter activity. Consider the type and placement of equipment, furnishings and materials as you plan your child care spaces.

Materials, equipment and furniture inventory, and wish list (R 400.1915)

Safety first: The materials you offer children must be safe for their ages. Be especially careful of small toys or parts that could be swallowed, sharp edges or points, loud noises, cords or strings that might wrap around a child's neck, and toys used to shoot or throw objects. In buying toys, pay attention to the age level rating on the item. For children under age three, make sure materials are not small enough to swallow (R400.1915 (5))

EXAMPLES FOR DIFFERENT AGES OF CHILDREN

Materials Equipment Furniture	Meets developmental needs of child I Infants T Toddlers P Preschool S Ages 5 - 12 M Multiage	Items needed now* and Items wanted Add your own ideas	Items I have now to reuse safely in the child care (Check for any product recalls on older items)
Furniture	I Cribs, diaper table, floor space T Steps near sink promote self-help P Low, open shelves promote engagement	<ul style="list-style-type: none"> • Baskets, bins or containers to keep items logically organized and accessible for children • Containers that are easy to rotate in and out of spaces 	

Design elements	M Different kinds of activities go on at the same time, in a safe and separate way	<ul style="list-style-type: none"> • Balance soft and hard elements • Distinct zones or levels allow for quiet and active play at same time* 	
Music & movement	I Tummy time and crawling areas protected from older children	<ul style="list-style-type: none"> • Maracas, drums, flutes • CD player, sheer fabric for movement play and variety in music type 	
Blocks	S Connecting blocks M Wooden, soft blocks divided for each age group	<ul style="list-style-type: none"> • Wooden unit blocks, soft stack-able or cardboard blocks • Variety of accessories (ex., cars, people, animals) 	
Dramatic play	M Clothes, objects related to interests of children in daily and fantasy life, and represent human diversity in non-stereotyping ways	<ul style="list-style-type: none"> • Potholders, cookbooks, baking utensils • Dolls that represent different ethnicities and abilities 	
Math	T, P, S, M Plentiful and varied materials for specific ages to support math numeracy and other concepts	<ul style="list-style-type: none"> • Cardboard tubes • Measuring tapes • Recycled materials • Blocks 	
Nature/ science	M Pictures books, games that represent nature and science areas. Outdoor experiences daily.	<ul style="list-style-type: none"> • Plants, fish, books • Found natural materials available to examine with magnifying glasses. 	
Sand/water sensory materials	M Indoor and outdoor sand, water, sensory tub materials to rotate	<ul style="list-style-type: none"> • Tubs to rotate sensory materials 	
Art	M Avoid all toxics (ex., glitter, shaving cream, small beads, or Styrofoam pieces that may cause child to choke)	<ul style="list-style-type: none"> • Easel, paint brushes, watercolor, crayons, drawing items, chalk • 3D collage materials and non-toxic paints 	

Fine motor	I Grasping toys, nesting cups T Shape sorting games P Stringing beads S Lincoln logs™, Legos™	<ul style="list-style-type: none"> • Puzzles for different ages • Fill-and-dump containers measuring cups • Pots with lids 	
Books	I,T Baskets of cardboard book P,S Variety of types of books protected from younger children M Wordless picture books promote conversation	<ul style="list-style-type: none"> • Books are used throughout the day and dispersed for easy access • Multiple books for each child and for all ages and interests • Sufficient number of books for each age group (rotated over time) 	
Displays	Background, experiences and identities of children are reflected in visual displays	<ul style="list-style-type: none"> • Camera to document and honor children's work and art • Frames, wall spaces reserved for work displays 	
Technology	M Screen experiences promote active involvement (ex., sing and move), creativity, autonomy, thinking, choice S Take pictures, videotape play	<ul style="list-style-type: none"> • No screen time for ages two and under • Older children do not use TV or other screen time for more than 2 hours per day and/or in place of daily interaction with peers and caregivers 	
Outdoor play	M Large muscle activities include areas for riding toys, climbing areas, ball play I,T Separated from older children's vigorous play	<ul style="list-style-type: none"> • Active, vigorous play encouraged • Spaces that separate different kinds of play • See safety information (ex., fall zones, protective surfaces, swing set guidelines from US Consumer Product Safety Commission (CPSC)). 	

Maintain equipment, toys or other items in good and safe working condition. Remove a recalled item as soon as you become aware that the item has been recalled. Recalls are posted at: www.recalls.gov

The development, learning and thinking environment

MATERIALS AND INFANTS

Infants use all of their senses including touching and mouthing objects, listening to voices, and exploring with their eyes and sense of smell. Some “materials” are natural and cost nothing but your time and attention!

- Let infants compare and contrast smooth and bumpy balls or different large fruits or vegetables.
- Respond to an infant’s vocalizations. Use words to narrate their experiences such as, “That’s a spoon. You are looking at the red spoon. Want to hold it?”
- Play peek-a-boo or hide objects to find.
- Take texture walks around the house or yard. Touch a tree trunk, crinkle a leaf, feel the moss on a rock and talk about what you are touching, seeing and doing.
- Use daily routines as prime time for learning. Sing favorite songs and enjoy the patterns of light, sound and the breeze in the air to serve as your inspiration for infant activities.

More materials for young infants (birth to 11 months)

- Soft toys, blankets
- Bath toys
- Nesting cups, stackable rings, small boxes or plastic containers of various sizes and shapes
- Plastic container with handle (such as a small bucket) to use as a carrying container
- Safe things to play with that you might have around the house that have a variety of shapes, colors, textures, sounds and smells
- Different sizes of cardboard boxes to climb into, or put things in, or nest, or stack
- Objects with different textures, such as fuzzy, bumpy or smooth

For older infants (9 to 18 months) Important: Make sure materials are not small enough to swallow.

- Songs, rhymes, poems
- Finger paints or whipped cream; chalk and chalk board
- Unbreakable mirrors
- Magnet boards with magnets in different shapes
- Sturdy, low table or stool to climb onto and under
- Alphabet, picture and story books in the home language and English

MATERIALS AND TODDLERS

A toddler is always wondering, “How does that work?” and likes to dump and fill and get into and out of different places.

- Give toddlers objects to shake, rattle and throw, open and close, or things that can safely be taken apart and put back together like boxes with lids, or bowls with snap-on plastic covers. Explore liquids in small tubs and provide cups for pouring and filling.
- Take walks and look for pine cones or other natural objects to explore, like rocks and leaves. As you move about the natural world or inside your home, talk about how things feel hard or soft and if they look comparatively big or small.
- Choice and small jobs are two gifts toddlers love. A small towel to wipe off a table or soak up a spill on the floor is lots of fun and serious business at the same time.
- On and off is also fun. Do you have a flashlight or another button for a toddler to push and see a light go on and off?
- Categorizing one object at a time. Sorting a pile of tiny oranges from a pile of apples into two separate baskets can be fascinating.
- Talk about emotions and what others might be feeling such as: “Fernando has a big smile on his face and he is running all over the yard. How do you think he is feeling today?”
- Take an attitude of testing out solutions to problems, by suggesting ways to figure things out for example, “Have you tried putting those blocks on the other side to keep your tower from falling? Or, I wonder how you could make your tower stronger?”

More materials for toddlers (16 to 36 months)

- Music for movement, games and dancing

- Dress-up clothes, hats, dolls, stuffed animals, boxes, or other props for pretend play
- Soft puppets, finger puppets
- Large balls and bean bags to toss
- Large beads to string with yarn
- Alphabet blocks or cookie cutters
- Blocks, items that connect, such as plastic “bricks”
- Plastic or metal measuring cups
- Large dishpans to fill with water or sand, and cups, funnels, pitchers, etc. to fill and dump
- A basket or floor-height cupboard with items such as small plastic bowls, measuring cups, pans with lids, wooden spoons, plastic containers with lids, empty spools, cardboard tubes, etc.
- Rattle, bell, drum or other safe objects to shake or bang
- Blocks or magnets with letters and numbers
- Mobiles, balls
- Stuffed animals, dolls
- Crayons, washable markers, paint, play dough, clay
- Cloth, board and plastic books
- Books about animals, sounds, nature, shapes and colors, numbers and counting, people from various cultures
- Pictures, photos
- Stories, poems, songs in the home language and English about a variety of people, places, families, workers, healthy meals, physical activity
- Photos of the child and the family

MATERIALS AND PRESCHOOLERS

A preschooler is living in a magical time and needs lots of time for pretend play. This dramatic play can be enriched with literacy or math materials that are used in a play scenario. Some of the best play materials are open-ended and can be whatever the child wants them to be.

- A large cardboard box may become a store, an office or a mechanic's garage.
- Loose parts for counting, categorizing and discussing are important. Five different spools of thread "for sale" in a play store can start a conversation about math concepts involving more or less, quantity and estimating amounts.
- Find opportunities to put routine objects together in a one to one correspondence (plates and cups at lunch) as well as lining things up in logical sets (mommy and baby animals) or count as you hop outside with preschoolers.
- Read books and sing rhyming songs while moving to feel the language of syllables flowing to a beat.
- Write down the wonderful stories preschoolers tell and ask them to draw pictures to represent what they are thinking about.
- Recognize and broadcast when you notice how well preschoolers focus their attention and extend their play for longer and longer periods of time.
- Help them plan for what they want to play with, before they start to play. Then talk about what they did and reflect on what they want to do tomorrow.

More materials for ages 3 to 4 years

- Items to sort by shape and color
- Rhythm instruments using household items: pots and wooden spoons for drums, blocks to clap together, beans in a sealed jar to shake, tin can with lid for a drum, etc.
- Materials to explore and use, such as blocks, cups, small boxes, sand, clay, yarn, cloth
- Plastic, wooden or wax fruits and vegetables
- Puzzles with up to five pieces
- Pictures and stories (in the home language and English) about families, different cultural themes

For ages 4 to 5 years

- Materials with different textures, such as wet clay, dry sand, smooth cloth, rough sandpaper, etc.
- Containers of different sizes with different kinds of lids and latches
- Items of different shapes, size and color to sort (such as blocks, plastic cups, balls, etc.)
- Jump rope, hoop to roll or jump through

- Scooter, wagon, wheelbarrow
- Chopsticks, tongs, turkey baster, wooden clothespins
- Blunt scissors
- Pictures cut out of magazines, glue stick and large sheets of paper to fold into books or make collages
- Yarn or shoelaces to tie, or lacing cards
- Card or board games that use counting
- Magnifying glass, ruler, measuring cups, measuring spoons, eye dropper
- Jigsaw puzzles with up to 10 pieces
- Picture books, story books, poetry books, magazines
- Activities that require following clear directions, such as cooking, planting seeds or simple science experiments

MATERIALS AND SCHOOL AGE CHILDREN

Attention, memory and representing thoughts in drawing and writing are now growing. The child of this age is able to solve increasingly complex play and social problems.

- Talk together about different perspectives and problem-solve social situations. For example: “Isn’t it interesting how Amal told us he loves pizza with green peppers and pineapple and Josie prefers tofu and spicy noodles the best? Everyone has their own very special meal that is their favorite. For family night we need to plan snacks. What should we serve the families that will give everyone something they really like to eat?”
- Notice when school age children are competent and caring and ask them to explain their thinking, such as, “Thank you Andre for dividing the play dough evenly among all four children. How did you figure out how to do that?”
- Help older children think for themselves and gain confidence by letting them know mistakes are often the start of the best ideas or inventions. If a child says, “Oooops....I can’t write this stupid school assignment!” reply with, “Hey, let’s break it down into little pieces and start with your questions about it. Then we can look for more information on your questions.”
- Sometimes an elementary age child just needs a break, a time to play with younger children and run outside.

More materials for age 5 and Kindergarten

- Stories about people working together to solve problems
- Jump rope, hula hoop
- Paper and pencil for writing
- Magazines, newspapers or other printed materials with pictures to cut out, scissors, paste or glue stick, sheets of paper to staple or fold together into a book
- Items from nature: leaves, stones, flower petals, etc.
- Different shapes cut out of heavy paper or cookie cutters in various shapes
- Playing cards
- Sock puppets, finger puppets
- Ball
- Materials to create art work, such as crayons, paper, fabric, yarn, dried pasta, cotton balls, pipe cleaners, glue or paste, etc.

1st Grade

- Maps of the local area
- Board games
- Puzzles of 100 to 500 pieces
- Books about topics of interest to the child (fiction and nonfiction)

2nd Grade

- Heavy paper to make note cards (for writing a thank-you note, birthday greeting, etc.) and envelopes
- Ruler, thermometer, scales
- Baskets and boxes to use for collecting leaves, stones, etc.

3rd Grade

- Small notebook for a fitness log, food journal, weather log or to record observations in nature and maps of the world and of countries of interest.

Remember:

Your best “materials” are your unconditional acceptance and delight in every child as a part of a warm and caring community in your family home child care.

OUTDOOR ENVIRONMENT (R 400.1920)

Being outside allows for experiences in all learning areas, but especially for physical development. A great outdoor space for young children is interesting to explore, invites challenging activities and is safe from hazards that a child cannot understand or predict.

Currently, many playground designers are encouraging early care and education providers to consider how they might retain wonderful natural environments. Large, climbing structures and huge swing sets are no longer seen as essential for every outdoor play space. Some home providers may have a yard large enough to include climbing structures and be able to provide and maintain the required cushioning materials and fall zones around such equipment requires. However, if you have just enough space to meet the 400 square feet outdoor minimum for family homes or the 600 square feet outdoor minimum for group homes, or if you prefer a natural play yard then begin by brainstorming other ideas. A gentle hill, a pathway for walking and running and a garden to tend and explore are a few ways to begin planning for how to incorporate nature into your program.

Think of your program as an indoor and an outdoor one. How will you enter your “outdoor classroom?” Let your children know they are entering a special place.

Provide shade and/or protection from the elements if at all possible. Trees provide the best natural shade, but awnings or tables with umbrella shades can also provide places to cool down.

Are there places to climb, ride, run and explore? Mastering a safe yet challenging physical feat builds confidence for young children. Space and directional awareness comes from repeated experiences looking around and even perching on a large tractor tire or a small stump. A pathway made up of stone slabs to hop from, or a gravel path to wind around are all inviting and interesting. A concrete tunnel or one made from willow vines is fascinating to crawl through. Slides now can be purchased to be embedded in the side of a very gentle hill. Messy places to fill and dump sensory materials, or to gather natural objects, are helpful to foster creativity.

Children can learn science and math when they tend even a very small garden as count seeds, measure out water for nurturing their plants and record the life cycle of a plant in photos, pictures and in garden diaries. Incorporate bird and butterfly loving native plants as well as birdhouses, feeders and worm beds. Bring out magnifying glasses, butterfly nets, and books to help learn about nature, or bottles to collect items. All are great extensions of your time outside.

Nature is full of “loose parts” to collect, classify, sort, and use in creative projects by having small baskets full of leaves, stones, moss, and sticks. A bucket of water and several paint brushes can captive toddlers for a long time as they paint the driveway or walkway.

An outdoor yard expands the possibilities for throwing all sorts of balls and hoops and running with kites or light fabric. Riding small trikes and pulling wagons and other toys is great for

coordinating large muscles. With good supervision and child-safe tools, plastic tubing, sheets, tarps and even PVC pipes for constructing are more possibilities for outdoor play.

The outdoors can also serve as a refuge, a quiet space or a place to talk and play with your friends. It is a wonderful gift to children who may be experiencing a hectic week, day or chronic stress.

Infants and toddlers love “texture walks” to feel their natural world, and are happy rolling in the grass. Preschoolers find outside to be a place to test their coordination and another place to imagine and pretend. School age children may also enjoy playing basketball, hopscotch, or jump rope --and their families will be glad they are not inside playing video games as they might be doing in their own homes.

Adapt what you know works in your indoor environment to the outside. Outdoors is also a place for multiple ages to be together drawing, blowing bubbles, or playing music that is too loud for inside. Spray bottles with water and a tiny amount of food coloring can also fascinate and bring joy to a day when children are feeling too cramped to be inside.

Making play areas accessible to all children requires thinking about making paths 60 inches wide to accommodate a child in a wheelchair, brainstorming multiple ways to get on and off equipment, and considering adding ramps that allow access for children with reduced mobility (ramps are also great for toddlers who enjoy slow gradations in slope). Varying heights of water, sand and other sensory tables allows children or adults to sit and explore to do so easily.

Outdoor storage is very helpful to keep play materials protected from the weather so they can be used for many years.

For outdoor water play, make sure you check the licensing Rule 400.1921 for specifications for safety and adult/child ratios.

Developing a Home-Based Curriculum

The idea of a curriculum is often associated with schools, but every home-based child care program needs a curriculum as well. A curriculum includes all of the activities and experiences that you offer children in your care AND it involves observing and authentically assessing children’s developmental progress. There are many home-based curriculum models to choose from, including Creative Curriculum™ and HighScope™ Curriculum for home-based care. Child Connect for Family Success has samples of research-based curriculum models in the resource library for your review and check-out.

Developing and implementing a play-based curriculum involves each of the following actions:

1. **Preparing and organizing** the indoor and outdoor spaces
2. **Planning** daily learning activities and experiences (including providing regular opportunities for movement and exercise)
3. **Selecting** toys and materials
4. **Cultivating caring relationships** with children and their families
5. **Observing** children as they play and interact with others
6. **Setting goals** for learning and development based on each child's individual needs, interests and abilities
7. **Assessing** children and building upon children's daily discoveries to explore further learning and development activities
8. **Communicating** children's progress to families and planning developmentally appropriate activities together

Play is central to children's development. Play is the unique way for children to learn about their world and themselves. While involved in play, children are challenged to learn important lessons that encourage growth in all areas of development: social-emotional, cognitive, physical, language and creativity. Through play, children also learn important life-long skills in mathematics, science, technology, literacy, social studies and health.

Children's spontaneous day-to-day discoveries, interests and questions – along with their learning goals, activities and experiences – can help you develop an effective curriculum. For example, if the children are showing an interest in the plants growing in your garden – you could adapt your curriculum to help the children explore their curiosity. You might teach them how to plant seeds and watch them grow in their own garden (this combines science, fine motor skills, and the ability to follow directions). Infants and toddlers can be included as well as they prepare the soil (a great sensory experience for all ages to play in the dirt), plant seeds, water them and watch them grow! These experiences would provide the children with interesting, real-life learning opportunities.

When you incorporate children's ideas into their learning goals, you enhance the children's self-confidence in important ways. Children will see that you respect their thinking and value their questions. Over time, this approach will help the children become confident, self-directed learners.

An effective home-based curriculum aims to prepare young children for future academic success by helping them develop impulse control, foundational language, literacy, reasoning and problem solving skills.

A curriculum for young children is rooted in your responsive relationships with the children and their families. Daily caregiving routines such as feeding and diapering show infants and toddlers that you genuinely care about their needs. The warm, responsive relationship an infant or toddler experiences with you provides him with a secure base from which he can venture out to explore the world. When she knows she can count on you to care for her, she can explore, return, reconnect, and move out from you again. Your ability to understand and respond to young children's non-verbal communication (such as eye contact, facial expressions, and touch) is important. For young children, the world is new and every moment is a learning moment. During the early years, children gain a foundation for lifelong learning through their relationships and their exploration.

To learn more about planning learning experiences, check out the monthly professional development opportunities offered by Child Connect for Family Success. Also check out Great Start To Quality [updates for Family/Group Providers](#) for Approved Screening, Assessment, and Curriculum Tools.

Developing a Discipline Policy (R 400.1913)

While individual parents may choose various approaches to guide their children (as long as the practices are not abusive or neglectful), the home-based provider must meet standards that are consistent, fair and involve positive guidance and discipline methods. These child care guidance approaches must fit the child's age or developmental level, abilities, culture and must be related to the child's behavior. According to Michigan Licensing, a written child guidance and discipline policy must include:

- Setting standards for guidance and discipline including developmentally appropriate positive methods which encourage self-control, self-direction, self-esteem and cooperation.
- Communicating to parents, guardians, and children in care what the policy is.
- Training staff and volunteers in the standards of guidance.

Do not do, or use, and do not allow others to:			
Use profanity	Use obscene language	Use 'put downs'	Use cultural or racial slurs
Have angry or hostile interactions	Use name calling	Make derogatory, shaming or humiliating remarks	Threaten to use physical harm

Restrict a child's movement	By binding or tying	Confining in an enclosed space such as a closet, locked room, or similar vehicle	
Deprive a child of meals, snacks, rest or toilet use			
Use inappropriate discipline such as, but not limited to...	Spanking, biting, pinching, hitting, shaking, pulling hair	Pushing, shoving or throwing a child	Inflict pain or humiliation as a punishment
R 400.1913 (3)			

Positive guidance is teaching a child what to do instead of focusing on what not to do.

Because children learn from their everyday experiences it is important that you respond to their behavior in respectful, developmentally appropriate and emotionally responsive ways.

Positive guidance builds upon the behind-the-scenes work of creating and modifying the environment to influence children's behavior. The following are some guidance techniques that will be useful to you as you work with the children in your care.

1. CREATE A CARING AND ENCOURAGING COMMUNITY OF LEARNERS

Guiding children is also the process of promoting social and emotional development. Consider how you are creating a caring and encouraging community of learners by working to have a positive emotional and social climate.

Home-based program with a positive emotional and social climate that...	Example of caregiver talk
Is intentionally created	"We are kind to our friends, care for our materials ..."
Builds responsive relationships	"That must have hurt when you fell ..."
Emphasizes caring, respectful language and interactions	"Sam doesn't like to be touched on his head. You may ask him about his hair, but do not touch."
Values individually knowing and respecting children and their families. Strives for cultural relevance.	"We are doing it the way your family does it ..."

Provides relevant activities that fit the age, individual and specific needs of the child	"Yes, baby Tim will be splashing the water in his tub while you play with your toy boat in your water tub. When you were an infant here you did what Tim is doing now."
Affirms effort	"You did it!"

To do:

- Connect to children by helping them feel they belong. Put children's names and pictures on their tubs or spaces that hold their personal possessions. Display photos of their families and the special people in their lives.
- Help each child feel they belong by giving them jobs to do.
- Establish routines children can count on and annual events, traditions or celebrations that families enjoy.
- Give more "time in" than "time out." Spend time with every child and make children feel they are important to you and the other children in care.
- Listen with full attention to children. Notice and describe what they are doing.
- Avoid being distracted by other duties when you could be interacting with children.

Remember that children can also be great partners in routine household duties such as preparing snacks and cleaning up toys.

2. POSITIVE CLIMATE, RESPONSIVE AND SENSITIVE CAREGIVERS FOSTER LEARNING

Children are more likely to be successful learners if the home provider links experiences from a child's home to their experiences in child care by promoting children's:

- Enthusiasm, interest and motivation to learn
- Engagement in an activity
- Ability to focus
- Persistence
- Flexibility
- Regulation of their thoughts, feelings, and behavior

To do:

- Model what you hope children will do and say. Allow them to "catch" your positive and respectful attitude.
- Notice when children are kind and caring toward each other.

- Sometimes distracting to new activities or ignoring minor annoying behavior will make the behavior go away. Avoid lecturing, which may only reinforce behavior. Saying something like, “How many times have I told you that pounding on the table gives all of us a headache!” may only increase the unwanted behavior.
- Be consistent, and patiently repeat routines until they are automatic.
- Give specific encouragement to keep children engaged in a project (“I see you are using the blue paint and have been working a long time.”) rather than overusing vague praise (“The picture is beautiful! You are so smart!”). Praise may sometimes stop a child from working because it serves to evaluate their work. Descriptive comments are supportive and can encourage persistence in a child.

3. OPPORTUNITIES TO PRACTICE SOCIAL SKILLS IN DRAMATIC PLAY

Opportunities to play and work together as a community during both free play or during other age appropriate experiences, allows children (by about age 2 1/2) to develop pretend play scenarios. In dramatic play there are often rules created, and children learn how to:

- **Communicate feelings.** Emotionally charged topics are acted out. (Example: Teacher is the little brother, child is the Mom)
- **Share their point of view** non-violently. Puppets act out conflict between children
- **Make the day more fun.** Time for dinosaurs to brush their teeth!
- **Teach** or following other’s leads. Teach the baby bear how to use the toilet

4. EMOTIONS

Caregivers support young children to grow in understanding and regulate their emotions when caregivers:

- Are predictable, responsive and accepting.
- Help children find words for feelings by talking, drawing, pretending.
- Talk about feelings, behaviors and their consequences.
- Protect children from harm.

To do:

- **Get at a child’s level and validate feelings.** Saying something like the following helps to calm a child: “I know it is really frustrating when Sue takes your play dough but our rule

is we can't hit others. Let's have you play at the table and Sue could play on the floor to keep your things separate for a while."

- **Give limited choices** with two acceptable outcomes such as, "Would you rather dry your hands with the blue or the pink towel?"
- **Use "when-then" statements:** "When you pick up the toys, then we will go outside to play."

DEVELOPMENTALLY APPROPRIATE GUIDANCE

Children go through predictable stages of growth in certain sequences. Understanding these sequences is helpful in guiding children's behavior because it helps the caregiver to know what might be expected in each developmental stage. When developing appropriate guidance and discipline methods and strategies you should ask yourself:

- Is the guidance method appropriate for a child this age and level of development?
- Is the guidance method appropriate for this individual child (his temperament, etc.)?
- Have I discussed this method with the family to learn how my guidance choices fit into the social and cultural values and expectations of the family?
- Is this guidance choice allowed in licensed child care?

All behaviors of children are purposeful communication and happen for a reason. However, sometimes children behave in ways that are destructive, inappropriate, or otherwise unacceptable. Caregivers need to respond to these behaviors positively and respectfully.

Understanding children's mistaken behavior

Children often have challenging or mistaken behavior when they are trying to figure out the rules and boundaries in a situation, are imitating the behavior of others, or when they are unable to cope because something serious is bothering them.

We will only understand children's mistaken behavior when we first observe and consider if children are:

Experiencing strong and unmet social, health or intellectual needs

- Does the child not feel well or is he/she hungry, sick or tired?
- Is the child feeling emotionally stressed? Is there a new baby in the house, did the child just move, was there a death in the family, are the parents arguing?
- Is the child bored or frustrated because the activities do not fit her age and level of development?

- Does the behavior not respond to any of the usual guidance techniques and require a caregiver to suggest to families to seek referral to other professionals for examination or screening?

Wanting to please, imitate and be accepted by others

- Is the child feeling discouraged, frustrated and want our attention?
- Is the child feeling rejected and does he/she need to be supported to gain social skills in order to be able to play successfully with peers?

Experimenting and exploring behaviors to figure out the social rules in child care

- Is the 5-year old swearing because she wants to find out why the swear word gets adults so upset?
- Is a child confused about expectations and routines and so does not come to lunch with the other children?

Another way to look at mistaken behavior is to examine four different needs: **attention, power, revenge and avoidance of failure**. If you understand these goals of mistaken behavior you can sometimes change your reaction to the behavior and in many cases can change the behavior of the child. The child is not deliberately acting in negative ways. The child is using unsuccessful methods of filling unmet needs. Following are four common needs behind challenging behaviors.

Attention

Attention-getting is the most common type of misbehavior. The child may be feeling left out or ignored, and the goal is to get attention from the caregiver. A good example of this is the child who constantly interrupts and wants to talk to you while you are talking with someone else. Caregivers can identify attention-getting behavior by their own initial emotional response. Usually the caregiver feels irritated or annoyed. The best strategy is to ignore the misbehavior and to “catch” the child being good. An example might be that you are working with Maria who is trying to master tying her shoes. Eric is standing by you, interrupting you as you speak to Maria, and wants you to come read a story to him. You say, “Eric, I am helping Maria right now but I would love to come read a story with you. Would you like to read the story by yourself while you wait or would you like to play at the sensory table until I can read with you?” Once you are finished helping Maria, you go to Eric and tell him, “Thank you for being so patient while I was helping Maria. Let’s read that story!” This strategy allowed you to work with Maria, did not give Eric attention for his annoying behavior, and reinforced his positive, patient behavior.

Power

Power is another common goal of misbehavior. The child is asking for more control over his or her own life. Usually you can identify this goal because you feel angry, frustrated, or fearful in response to the child's actions. When a provider and child get in a power struggle, no one wins. An example of a potential power struggle is when a child refuses to help at clean up time. A strategy to work with this child would be to give the child appropriate choices, such as: "Do you want to pick up the cars or the blocks?" or "Would you like to put away the markers by yourself, or would you like me to help you?"

Another potential power struggle is when a child refuses to come in after playing outside. A strategy would be to give this child the following choices: "Natalia, the children are getting ready to go inside. Would you like to go in now or would you like an extra two minutes to play?" or "Would you like to hold the door for everyone, or would you rather hold my hand as we go in?"

Revenge

Revenge is another goal of misbehavior. You usually see this in a child who is already angry and feeling hurt. The goal of the child is to hurt back. You can identify revenge as the goal because you feel hurt and angry, too. This child needs lots of positive attention and choices. You should make a conscious effort to catch the child being good.

Make sure to give the child choices when power struggles arise. Also, you need to work at establishing a positive relationship with this child. Once the child feels respected and accepted, receives praise for good behavior, and is allowed control over his or her life by being given choices, the behavior will gradually disappear.

Avoiding failure

Avoiding failure may be the hardest behavior to change. The child feels inadequate and unable to achieve. You will recognize this behavior because you will feel at a loss as to what to do. This child has usually experienced many failures and has given up. A strategy to work with this child is to carefully plan esteem-building activities that allow the child to be successful and continue to build upon these experiences. Slowly the child will learn that she or he is capable and will gradually start taking on challenges by himself.

5. CONFLICT

Children have a great deal of learning to do in order to deal with conflict in daily life. We only have to look around at adults and know that this is a lifelong process. Important social and emotional development from about the toddler period through age eight and beyond includes:

- Understand feelings
- Showing empathy for others
- Impulse control
- Problem solving
-

Be proactive. Try to prevent and proactively reduce conflict by thinking about how to apply these tried and true child guidance ideas in your program:

- **Setting limits.** Setting rules and limits gives children safe boundaries in which to work and play. Limits and rules help prevent children from hurting themselves or others, and help prevent destruction of property. Limits and rules need to be age-appropriate and allow children more responsibility and freedom as they grow and mature.
- Limits should be few in number, firm yet flexible, and maintained with consistency. Children feel safer and are able to experience a greater sense of independence and competency when they know what the limits are. Staff should discuss with children the reasons for the rules.
- Rules can be as simple as:
 - ✓ We keep ourselves safe
 - ✓ We keep each other safe
 - ✓ We keep our things safe

State the positive. Positive guidance focuses on the positive or desired behavior. Staff should tell children what to do instead of what not to do. Words like “stop”, “no”, and “don’t” are go fine an emergency, but do not give children the necessary information they need to make good choices. Examples of stating the positive are:

- ✓ Say: “Walk.” Rather than: “Stop.”
- ✓ Say: “You need to eat your food to keep your body healthy.” rather than: “Don’t play with your food.”

- ✓ Say: "Play dough stays on the table." Rather than: "Don't play with that over there."
- ✓ Say: "We take turns talking at gathering time." Rather than: "Be quiet."

Validate children's feelings. When you give words to what a child is feeling, they feel understood and are able to let go of the strong emotion.

- ✓ "I know it is hard to wait for a turn, but it is Maya's turn now. Your turn is next."
- ✓ "You must have been very upset. Tell Jerome how you feel, instead of using your fists."

State the rules and give reasons for the limits. Children are more cooperative when they understand the reason behind a rule. Often, they will repeat the positive behavior in the future because of this understanding.

- ✓ "Use a quiet voice in the hall, Ana, so you don't wake up the babies."
- ✓ "Cameron, hang your coat up so that it won't get walked on or lost."

Model the behavior you want from the children. Children learn by watching others. Show them what to do along with an explanation.

- ✓ "Wash your hands like this and then dry them and put the paper towel here in the garbage can."
- ✓ "I don't know if I like this vegetable or not. I will put a little bit on my plate and try it. Then if I like it I can have more."
- ✓ "Oops, I forgot to throw my gum out when I entered the room this morning. I'd better do it now."

Reinforce appropriate behavior. Behaviors that are followed by positive reinforcement are likely to be strengthened and repeated. Appropriate ways to reinforce behavior include a smile, a wink, and a pat on the back, a hug, or encouragement.

Ignore minor inappropriate behavior. Sometimes children receive more attention from adults for misbehavior than for good behavior. Your job is to catch the child being good and use positive attention to reinforce the desired behavior. While you cannot ignore unsafe or hurtful actions, you can ignore those that are annoying and can be safely overlooked. By ignoring these behaviors and rewarding the positive behaviors, children will eventually continue to repeat positive behaviors and the annoying ones will disappear.

Give choices.

- ✓ “Can you decide which books you’re going to look at all by yourself or should I help you? (No response.) Would you like this book or this one? (No response.) I see you’ll need some help this time. Take this book to your table.”
- ✓ Once children get used to choices, they usually want to make their own choices without protest. Remember to give only choices that you are comfortable allowing children to make. They can then choose which option they prefer.

Redirect. Give children alternatives to their current behavior and help them make appropriate choices.

- ✓ “James is sitting there. Choose another place to sit.”
- ✓ “Michi, you have so much energy, but running is for outside. No one is at the water table right now; you can play over there.”
- ✓ “I’m sorry there is no more room at the art table right now. Choose something else to do until there is a place for you.”

“I” messages. Using “I” messages is a common tool used to tell others how you think or feel without laying blame on them. Most commonly “I” messages use the following format: “When---, I feel---, because---.” The “when” portion must state specifically what the upsetting behavior is without blaming the child. The “I feel” portion lets the child know your feelings about the behavior or the impact of the behavior on you. The “because” portion states the effect of the behavior on you. They do not have to be used in the same order or wording. Here are some examples:

- ✓ “When you stand on the chair I am afraid you will fall and get hurt.”
- ✓ “When it is noisy during circle time I am frustrated because I can’t talk loud enough for everyone to hear.”
- ✓ “When you fill the glass too full I worry that it will spill.”

“I” messages are a respectful way of telling children what the problem is and allows them to come up with solutions to the problems. It allows them to self-regulate their behavior and to make better choices. When consistently modeled, the children eventually will be able to use “I” messages themselves.

Using natural and logical consequences. Natural consequences come about as a natural result of the child’s behavior. For example, when a child spills his milk, use a matter-of-fact and calm voice. Say: “Oh, the milk spilled, let’s get a towel and you can wipe it up.” Rather than, “Now you are not going to get any more milk until you can learn how not to spill it. I have to clean it up now.”

Logical consequences must be related, respectful, reasonable, and based on appropriate expectations for that child. A common example is 'clean up time.' Say: "Yes, I know how much you enjoy art time. I'm sorry you're cleaning up the blocks while the others are starting on their projects. It takes time to get the items you played with back where they belong. As soon as the blocks are on the shelf, you can join the art activity." Rather than: "You threw the blocks all over the room, and now you need to sit in timeout while we do an art project."

Use your presence to calm a child.

- ✓ Gently put your hand on a child's arm to suggest slowing down.
- ✓ Ask a child to hold your hand during a transition or when moving from one area of the building to another.
- ✓ Place your hand on a child's shoulder to keep the child from hitting someone or throwing something.

Tantrums

Individual children cope with stress in a variety of ways. In some cases, children may lose control of their bodies for a short period of time. In young children, this can result in what is commonly called a temper tantrum. It is the job of the caregiver to understand what the child needs and to help the child regain self-control. Some children will come up and nestle into your arms. Your calmness will help them to regulate their own bodies. Other children do not want to be touched. They may not even want you to talk to them. At these times you should sit by the child and use your body to separate the child from the rest of the group. It is important for you to remain calm. Explain to the other children that the child is having a hard time and that you need to stay close to help him/her. Then, redirect the other children back to their play. Tell the child you are with, "I know you are feeling really angry right now. When you are calm you can tell me about it if you like."

- ✓ Say: "I see you two are having difficulty deciding who can use the computer first. When you have both agreed on a solution let me know and I will turn it on for you." Rather than: "Neither of you can use the computer today because you were fighting over it."

Physical touch. There is a range of physical touch that can be used to help guide a child throughout the day. Sometimes a hug or a pat on the back or shoulder is all a child needs in order to feel safe and secure. Infants need holding, cuddling, and rocking to

calm and soothe them. Many children like to be rocked or to have their backs rubbed during rest time. This kind of human touch conveys nurturing and support.

Caution about using rewards and stickers

Behavior modification techniques are tempting to use because they are so effective when used correctly, at least initially. Children will work for the physical evidence of their good or poor behavior. However, behavior modification techniques do not emphasize the social and interpersonal reasons for cooperating. Better ways of encouraging cooperative behavior are to make it a game such as, “Who can pick up all of the red ones?” or offer choices such as, “Do you want to pick up the blocks or put away the books?” Overuse of rewards and stickers sometimes causes children to cooperate only if they are paid. Children should not be paid for doing things that should be naturally expected of them.

Time in instead of time out

Often time out can be avoided if caregivers are alert and attentive to children’s emotional states and needs. Caregivers should observe and look for signs that a child is having difficulty or becoming upset. Sometimes a group environment can be overwhelming. When you see this occurring, you can go and ask if the child would like to do something with you. “I need a helper, can you help me...” or “Would you like to read a story with me?” The objective is to give the child some positive one-on-one attention so that he/she can quiet down and relax before re-entering the group. Sometimes a child may need to stay by you for safety and support for long periods of time, perhaps throughout the entire day.

Challenging behaviors

Removing children from the group: proper use of time out

Time out is an intervention method for responding to extreme behavior. Many child development specialists discourage its use entirely and some programs do not allow it because it is often used incorrectly or used too often. For some children who have very sensitive temperaments or who have experienced neglect, it may never be the right choice because these children may experience trauma when in time out and receive no guidance messages. Your guidance choices should always take into account the child’s developmental level and ability to understand the consequences of his or her actions.

Time out should only be used sparingly for short periods of time in order to allow a child space and time to gain self-control and change his or her behavior. It should not be used as a

punishment. Children are learning self-control and it takes practice. It should be a quiet, neutral break to allow children to regain self-control.

Time out is never appropriate for infants or toddlers. It is appropriate only after children have some sense of how to help themselves and are able to understand you are still available to them (36 months or older). The length of time should be only as long as it takes for the child to regain control. Keep time out brief (a rule of thumb is that it not last longer than one minute per year of a child's life up to five minutes). A child separated from the group must remain under the direct supervision of the licensee or primary staff person.

Having a child sit down for a while is NOT a substitute for problem-solving. It is essential that you return to children after they have regained self-control and discuss the problem. Help children figure out what they can do differently next time.

Stay flexible. Do not get into a power struggle or try to get a child to listen to what you have to say. If the child appears unwilling to discuss the problem, accept that. If the child has regained self-control, let him/her re-enter the group. Later in the day, make sure you get back to the child to problem solve the situation.

For more information on discipline policies, see
https://www.michigan.gov/documents/dhs/BCAL-PUB-787_450170_7.pdf

SAMPLE DISCIPLINE/GUIDANCE POLICY

Provider Name _____

It is very important a child's development is nurtured through caring, patience and understanding. However, while caring for your children, I may have to respond to your child's misbehavior. Hitting, kicking, spitting, hostile verbal behavior and other behaviors which will hurt another child are not permitted.

In response to these behaviors, I will not use:

- ✓ Threats or bribes
- ✓ Physical punishment, even if requested by the parent
- ✓ Deprive your child of food or other basic needs
- ✓ Humiliation or isolation

In response to misbehavior, I will:

- ✓ Respect your child
- ✓ Establish clear rules
- ✓ Be consistent in enforcing rules
- ✓ Use positive language to explain desired behavior
- ✓ Speak calmly while bending down to your child's eye level
- ✓ Give clear choices
- ✓ Redirect your child to a new activity
- ✓ Utilize time-out if developmentally appropriate until child regains self-control

If your child's behavior is very disruptive or harmful to himself or other children, I will discuss the issue with you privately. If the situation can be resolved, the child may remain enrolled. If we are unable to resolve the issue, we will suggest other alternatives (ex: Ready, Set, Learn program) or you may be asked to make other child care arrangements.

As a parent, you may have some concerns or wish to offer suggestions. Using the lines below, we may modify the above plan with agreed upon suggestions.

Child's Name

Date of Birth

Additional techniques to be used with my child:

Parent/Guardian Signature _____

PART 5 – RESOURCES

The following is a sample of organizations that have resources about child care, early education, and small business. Information from these national organizations can help you as you plan your child care program.

- [American Academy of Pediatrics](#) has information about child health and guidelines concerning pediatric issues.
- [Great Start To Quality](#) is a comprehensive system of quality improvement supports, including consultation, training, and professional and workforce development.
- [Child Connect for Family Success](#) is the Livingston County hub for the Southeast Regional Resource Center, offering beneficial membership, professional development, a FREE resource library, FREE learning kits, and so much more!
- [BoardSource](#) focuses on improving nonprofit effectiveness by strengthening nonprofit boards.
- [Child Care Aware \(CCA\)](#) (800-424-2246), a program of Child Care Aware® of America, has information for parents and providers and links to local Child Care Resource and Referral agencies (CCR&R). CCA is funded in part by the Office of Child Care, Office of Family Assistance, Administration for Child and Families, U.S. Department of Health and Human Services.
- [Child Care Law Center \(CCLC\)](#) uses legal tools to make quality, affordable child care available to every child, every family and every community.
- [Council on Accreditation \(COA\)](#) has information about accrediting after-school programs.
- [Council for Professional Recognition](#) has information about the Child Development Associate (CDA) credential.
- [First Children's Finance \(FCF\)](#) provides financing tools and resources to child care centers and family childcare providers.
- [Foundation Grants to Individuals Online](#) offers an online listing of grants to individuals in the United States.
- [National After School Association \(NAA\)](#) is dedicated to the development, education and care of children and youth during their out-of-school hours.

- [National Association for the Education of Young Children \(NAEYC\)](#) is the world's largest organization working on behalf of young children with nearly 100,000 members, a national network of over 300 local, state, and regional affiliates.
- [National Association for Family Child Care \(NAFCC\)](#) promotes quality child care by supporting the family child care profession.
- [National Association of Child Care Professionals \(NACCP\)](#) has information about the National Accreditation Commission for Early Care and Education Programs
- [National Child Care Association \(NCCA\)](#) supports the licensed, private early childhood care and education community.
- [National Early Childhood Program Accreditation \(NECPA\)](#) has information about accreditation for early childhood programs.
- [National Fire Protection Association](#) advocates for fire prevention and is an authoritative source on public safety.
- [National Program for Playground Safety \(NPPS\)](#) delivers training and services related to outdoor play and safety.
- [National Recreation and Park Association](#) supports parks, recreation and environmental conservation efforts that enhance the quality of life for all people.
- [National Resource Center for Health and Safety in Child Care and Early Education](#) promotes health and safety in out-of-home child care settings throughout the nation.

Appendix A

Family Child Care Business Plan

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: (_____) _____

Business Name: _____

Date: _____

1. Describe your business. Include type of service offered, years in business, anything that separates your business from other child care businesses.
2. Describe your background. How has it prepared you to operate your business successfully? Include your experience, education and training, credentials and professional association memberships.
3. Describe your geographic market. Discuss local demand for child care services in the area in which your business is located. How does this location serve your customer's needs?
4. Describe your "typical" customer. Who primarily buys your service? Comment on the size and characteristics of your market. Why do customers purchase childcare services from you?
5. Describe other child care services in your area. What separates your business from the competition?
6. Develop a marketing plan. Create marketing tools: calendar, flyers/brochures and business cards. See the marketing plan outline under "[Marketing](#)".
7. Develop a record-keeping system and business policies you will have. Include your parent contract form. Check out the resources under "[Recordkeeping](#)".
8. Develop an operating budget and cash flow.
9. What will your income be for the next 12 months? Does your business have adequate cash flow to cover all expenses and meet the profit goals in your budget?
10. Have you thought about how long you will be a family provider and what your exit strategy will be?

Appendix B

Promoting the Benefits of Your Child Care Program

Many child care providers, especially ones new to the business, do not do a good job of promoting the benefits of their programs. They can easily list the features of their programs – the hours the program is open, the ages of children served, and the fact that they are licensed. However, this does not give much information to parents trying to figure out the best program for their children. Parents want to know how a program will meet their needs and those of their children.

Features tell what the provider offers. Benefits show how the program will be of help to the children and parents. Features focus on the providers, while benefits focus on the children and parents.

Below are some samples of features and benefits. You can use the worksheet on the next page to write out your own features and benefits. If you are not sure, ask current and past parents in your program why they chose your child care. They will usually answer in terms of benefits. If you are new to child care, ask parents of small children why they chose their care arrangements.

Features	Benefits
<i>My program is open from 6:30 a.m. to 6:00 p.m.</i>	<i>My program fits with the schedules of working parents.</i>
<i>My program cares for children from infants through school age.</i>	<i>My program cares for all ages of children so parents don't have to split them up and take them to different locations.</i>
<i>My program is licensed.</i>	<i>My program meets all health and safety requirements to make sure your child is safe at all times.</i>
<i>My program serves breakfast, lunch and two snacks.</i>	<i>My program serves nutritious home-cooked meals. Weekly menus are posted so parents know in advance what we are serving every day.</i>
<i>My program meets all child-to-staff ratio requirements.</i>	<i>My program's low child-to-staff ratios and small group sizes allow each staff to spend special time with each child.</i>
<i>My program's teachers are experienced.</i>	<i>My program's teachers are selected for their knowledge of child development, their experience with children, and their warmth and love for children. Most of my program's teachers have been with my program for more than 12 years.</i>

You can use the worksheet below to write out your own features and benefits. If you aren't sure, ask current and past parents in your program why they chose your child care. They will usually answer in terms of benefits. If you are new to child care, ask parents of small children why they chose their care arrangements.

Features	Benefits

Appendix C

Choosing Business Liability Insurance Checklist

Before buying business liability insurance use this checklist to shop around and compare policies. See accompanying notes—they are an integral part of this tool.

	Policy #1	Policy #2	Policy #3
1) Offers professional liability coverage	_____	_____	_____
2) Legal defense limits are in excess of general liability policy limits	_____	_____	_____
3) Child abuse coverage covers all family members and employees	_____	_____	_____
4) Separate liability limits for child abuse coverage	_____	_____	_____
5) Amount of accidental medical coverage	_____	_____	_____
6) Covers accidents while away from home	_____	_____	_____
7) “Occurrence” form policy/not claims made?	_____	_____	_____
8) Company is admitted carrier in your state	_____	_____	_____
9) Company has at least “A” rating from A.M. Best	_____	_____	_____
10) Cost:			
a) Coverage for \$300,000 per occurrence and \$600,000 aggregate	_____	_____	_____
b) Coverage for \$1 million per occurrence and \$3 million aggregate	_____	_____	_____

Notes:

Family child care business liability policies can vary widely in their coverage.

- 1) **Professional liability insurance** – This type of coverage that insures you against claims that you did not properly supervise the children in your care
- 2) **Legal defense** – Look for a policy that pays for a lawyer to defend you in the event of a lawsuit and that the cost of this legal defense is paid by the insurance company. You don't want legal costs to reduce the amount of the insurance coverage limits in your policy
- 3) **Child abuse coverage** – The policy should list individuals covered by child abuse allegations because you could be sued if someone in your family is accused of abuse.
- 4) **Child abuse liability limits** – Some policies put a separate limit on child abuse coverage so you should compare policies on this point. The higher the coverage amount the better.
- 5) **Medical coverage** – Medical injury expenses are the most common type of claim made. You want coverage to pay for injuries to children and parents.
- 6) **Accidents away from home** – Not all policies will cover you if a child is injured on a field trip.
- 7) **Occurrence vs. claims made** – You can be sued for an injury to a child many years after it occurred. You want an occurrence form policy that will cover you as long as the injury occurred while you were insured by the insurance company, regardless of when the claim is made. A claims made policy will only cover you if you have insurance at the time the claim is first made.
- 8) **Admitted carrier** – An admitted insurance carrier is a company that is licensed to do business in a particular state and has met financial requirements set by the state. A non-admitted carrier is less closely supervised by the state and you may be more at risk for not having your claim paid.
- 9) **A.M. Best rating** – The financial strength of an insurance company can be measured by the rating system of the A.M. Best Company [www.ambest.com].
- 10) **Cost** – Insurance policies will have two coverage limits: per occurrence and aggregate. Per occurrence is the limit on how much the policy will pay for each incident. Aggregate is the limit that the policy will pay in total over the term of the policy (usually one year). The two examples here identify the lowest and highest coverages you can purchase. Ideally, you want the highest coverage limits you can afford to buy. Usually the difference in cost between the lowest and highest coverage limits is extremely small.

Disclaimer

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Appendix C 2

A Legal & Insurance Checklist for New Family Child Care Providers

Use this checklist to remind you of some of the legal and insurance issues you should consider as you set up your child care business on a professional basis. See accompanying notes—they are an integral part of this tool.

- 1) Meet your state's child care regulations (licensing, certificatory or applicable entity for your state).
License/Certification Number _____

- 2) Check to see if there are any legal barriers to operating your business (zoning laws, deed restrictions, and home owner's association covenants).
No legal barriers _____
Legal barrier/action plan to address it: _____

- 3) Choose a business structure.
a. Sole proprietor (self-employed)

	—		
b. Partnership	_____	Date filed state paperwork	_____
	—		—
c. Limited Liability Company (LLC)	_____	Date filed state paperwork	_____
	—		—
d. Corporation	_____	Date filed state paperwork	_____
	—		—

- | | Yes | No |
|----------------------------|-------|-------|
| 4) Create a business name? | _____ | _____ |
| Name _____ | | |

Registered business name with state/county? _____

	Required	Not Required
5) Get business license if required by city/county.	_____	_____
License # _____		
6) Check to see if existing insurance policies still cover you after you start your business.		
	Yes	No
Homeowners insurance		
Does your policy still cover your house?	_____	_____
If not, get new policy. Policy # _____		
Does your policy still cover the contents of your home?	_____	_____
If not, purchase business property insurance. Policy # _____		
Car insurance		
Does your policy still cover you based on how often you transport children and use the car for other business purposes?	_____	_____
If not, get new policy. Policy # _____		
7) Purchase a business liability insurance policy.		
Policy # _____		
8) Purchase a disability income insurance policy.		
Policy # _____		
9) Establish a written contract and policies with the following terms.		
Contract		
	Yes	No
Days and hours open	_____	_____
Weekly/monthly rate	_____	_____
Other fees	_____	_____
Registration fee	_____	_____
Late pick-up fee	_____	_____
Other fees (list) _____		

Policies

	Yes	No
Authorized pick-up list	_____	_____
Field trip policy/permission form	_____	_____
Parent transportation policy	_____	_____
Sick and injured child policy	_____	_____
SIDS prevention policy	_____	_____
Privacy/confidentiality policy	_____	_____
Written emergency plan	_____	_____

10) If you hire employees –

Follow federal payroll tax withholding (Social Security, income tax, unemployment tax). _____ Yes _____ No

Follow state payroll tax rules (income tax, unemployment tax, workers' compensation insurance, other). _____ Yes _____ No

11) Contact Information

Child care licensor _____
 Tax professional _____
 Lawyer _____
 Insurance agent _____
 Home owner's insurance _____
 Car insurance _____
 Business liability insurance _____

Notes:

1. **State child care regulations** – Make sure you are in compliance with your state's child care regulations before caring for any children.
2. **Legal barriers** – Contact your county zoning office to find out if local zoning laws restrict your ability to run a day care business out of your home. Some housing developments or homeowner's association covenants also restrict the operation of a family child care business. If so, try to get a waiver. Or, argue that a family child care business is not creating any problems (traffic, noise, property values, and liability) and should be allowed.
3. **Business structure** – The vast majority of family child care providers operate as a sole proprietor (also known as self-employed). You don't need to file any paperwork with your state to operate as a sole proprietor. All other options require filing state forms.

Contact your state secretary of state for details. There are many tax and legal issues to consider, so consult a tax professional and an attorney before choosing any other option.

4. **Business name** – You are **not required** to establish a business name for your business (“Little Learners Day Care”). If you do, you will want to register it with your state (secretary of state office) or county to prevent someone else from using the same name.
5. **Business license** – Some local governments require providers to obtain a business license and pay a small license fee.
6. **Homeowner’s and car insurance** – Many family child care providers do not realize that their personal insurance (home and car) may no longer cover them once they start their business. Some policies specifically eliminate coverage if you are a provider. Contact your insurance agent and get assurance in writing that your home and car insurance are still in force. Most homeowner’s policies will restrict coverage of the business property in your home to a few thousand dollars. Since business property is usually defined as property ever used in a business most providers will need to purchase business property insurance to be covered.
7. **Business liability insurance** – All providers should have business liability insurance to protect themselves from injuries and lawsuits arising out of their business. Homeowner’s and car insurance will not cover for this.
8. **Disability income insurance** – This insurance will pay you some of your lost income if you become disabled and cannot work. This long-term insurance will protect you against serious conditions such as cancer, stroke, and other long-term illnesses.
9. **Contract and policies** – You can put just about anything you want within the law in your written contract and policies. Including these suggested terms can help reduce the risks of your business.
10. **Employees** – If you hire someone to help you care for children in a group setting, you must treat this person as an employee (not an independent contractor), with very few exceptions. This means you must withhold Social Security and federal and state income taxes, and in most cases pay federal and state unemployment taxes, and purchase workers’ compensation insurance. Contact the IRS and your state department of revenue for details.
11. **Contact information** – Record this information and put a copy in a safe deposit box for emergencies.

Appendix D

Developing a Marketing Plan for Your Family Child Care Business

Many family child care providers think that marketing is just advertising. They assume that if they are doing advertising, they know all about marketing. Marketing, however, is much more than advertising. Marketing is about strategically positioning the family provider in the marketplace.

Marketing is part science and part art. Two child care providers located in the same geographic area may have very different marketing strategies. In fact, a family provider wants her business to be different to create a “unique market niche.”

The purpose of creating a unique market niche is to make the family child care home stand apart from the competition. Customers will view the home as offering more perceived added value than competitors, and they prefer to purchase child care where they get more value.

Often that perceived added value may only exist in the mind of the customer. It can be a real difference in quality child care or it can be just the feeling the customer has that the way the family child care home presents itself and provides service is different and better.

A marketing plan is a written document that details the actions needed to achieve one or more objectives. When it is part of the overall business plan, it is one of the most important sections and the one in which you should spend the most time and energy. You may use this outline to start drafting your family child care home’s marketing plan.

MARKETING PLAN OUTLINE

1. Marketing Plan Summary

The summary is written last and may include the following key items:

- *Purpose of the marketing plan*
- *Brief description of the business – mission statement, services offered, target market*
- *Keys to success (how you will know when/if the plan is successful)*
- *Brief summary of marketing budget*

2. Program Mission and Identity

- *What is your program’s unique market niche? What makes your services special or unique?*

There are several exercises you may do to help you determine your unique market niche. You may do a competitive analysis to learn all you can about your competitors and a SWOT (strengths, weaknesses, opportunities, threats) analysis. These are described in more detail in section 5 below.

You may also use the tool “[Promoting the Benefits of Your Child Care Program](#)” [Appendix B] to help you figure out the true benefits of your program. Many child care providers can easily list the features of their

programs – the hours the program is open, the ages of children served, the fact that they are licensed. However, this does not give much information to parents trying to figure out the best program for their children. Parents want to know how a program will meet their needs and those of their children.

- *What is your child care program's vision/mission statement?*

Now that you have good information about your unique market niche, you can write your program's vision/mission statement. You should keep the statement to one to three sentences.

3. Objectives of the Marketing Plan (Keys to Success)

- *How will you know your plan is successful?*

Some examples of statements of objectives include:

"I will reach and maintain enrollment at 90% of licensed capacity in six months."

"By the end of the year, private pay parents will represent at least 30% of my enrollment."

"In seven months, I will have a waiting list of at least half the size of my licensed capacity."

4. Market Analysis

- *What are trends in the child care industry, especially in your local region or area?*

Your local or state child care resource agency will probably be the best source of this information. Ask your local resource and referral agency the following questions: "What type of care is in greatest demand in my area? What may I change in my file that will attract more parents? What do you tell parents about what to look for in a child care provider? What ideas do you have that might help me attract more families to my program?"

5. Competitive Analysis

- *Who are your main competitors?*

Why is it important to know your competitors? Seeing what others are doing (both good and bad) can help you really figure out **your vision** for your child care business. Once you know your vision, it will be much easier to tell parents what **you** have to offer that's special, that's unique from all other providers. You can use the tool "[Competitive Analysis: Who Are My Toughest Competitors?](#)" to help you with this.

- *What are your strengths, weaknesses, opportunities and threats?*

You can do a SWOT Analysis of your center to help you position yourself ahead of competitors. SWOT stands for Strengths, Weaknesses, Opportunities and Threats. Strengths and weaknesses help you focus internally on how your program is doing. Threats and opportunities are external and focus on conditions in the real world. The SWOT analysis challenges you to see beyond the walls of your home to determine what opportunities are out there and how to capitalize on your strengths.

6. Target Customers/Audience

- *Who are your target customers – age, income, lifestyle, education level, and so on?*

As you write this section, keep in mind the following questions: What is the income level of the families you are trying to attract (low-income, high-income, both)? From what geographic area will your customers come from? What are they currently using for child care? Can you offer them anything they are not getting now? How can you persuade them to bring their children to your family child care home? Exactly what services do you offer?

7. Marketing Strategies

- *Is your **image** consistent – from your business name and logo to the appearance of your home?*
- *Can you tell prospective parents the top two to three **benefits** of your program?*
- *Are your **prices** consistent with your benefits?*

You do not have to be the cheapest program in your area to be competitive, but you do have to show how your program adds value or benefits your parents.

- *What are your key messages?*
- *One key marketing strategy is to offer current parents an incentive to refer other families to your program. The incentive can be cash (\$50, \$100 or more) or free days of child care. Deliver the incentive after the new family has been with your program for at least a month.*

8. Action Plan and Budget

Marketing Plan of

1. Executive Summary

- Purpose of the marketing plan
- Brief description of the business – mission statement, services offered, target market_____
- Keys to success (how you will know when/if the plan is successful)
- Brief summary of marketing budget

2. Program Mission and Identity

- What is your program's unique market niche? What makes your services special or unique?

- What is your child care program's vision/mission statement?

3. Objectives of the Marketing Plan (Keys to Success)

- How will you know your plan is successful?

4. Market Analysis

- *What are trends in the child care industry, especially in your local region or area?*

5. Competitive Analysis

- *Who are your main competitors?*

- *What are your strengths, weaknesses, opportunities and threats?*

6. Target Customers/Audience

- *Who are your target customers – age, income, lifestyle, education level, and so on?*

7. Marketing Strategies

- Is your **image** consistent – from your business name and logo to the appearance of your home?
- Can you tell prospective parents the top two to three **benefits** of your program?
- Are your **prices** consistent with your benefits?
- What are your key messages?

8. Action Plan and Budget

The sample Action Plan and Budget may give you ideas to develop your own Marketing Action Plan. Remember although every action takes time, not every action costs money. Use the blank template on the back to start your own Action Plan.

Marketing Action Plan and Budget

Action Step	Person Responsible	Due Date	Budget
Review my recorded greeting to make sure that it is up-to-date and provides the information I want to convey to parents. Update the recorded message if necessary.	Me	1/31/XX	\$0.00
Prepare a list of my program's top two to three benefits. Tape it up near every phone. Make sure every family member who answers the phone knows my program's benefits.	Me	1/31/XX	\$0.00
Develop parent intake forms that track parent contact information, ages of children, and how they learned about my business. Keep a stack near every phone along with a pen or pencil.	Me	1/31/XX	\$0.00
Make sure that whoever in the family answers the phone does so politely. Train my family to always write down carefully and correctly the contact information for every parent that calls.	Me	1/31/XX and ongoing	\$0.00
Hire a graphic artist to develop a new, more appropriate logo for my business and design new flyers and brochures.	Me	3/31/XX	\$500.00
Print 250 brochures and 500 flyers.	Me & Kinko's	5/31/XX	\$550.00
Update all policy and enrollment information to include new logo.	Me	5/31/XX	\$100.00

<i>Place a 1/8 page ad in the "Shopper's Gazette" in May, August, and September. (\$125 for each ad)</i>	<i>Me</i>	<i>4/15, 7/15, 8/15/XX</i>	<i>\$375.00</i>
<i>Distribute flyer to all parents letting them know that we will offer them \$75 off their weekly fee if they refer a child to us that stays at least two months. (3 referrals for the year)</i>	<i>Me</i>	<i>1/31/XX</i>	<i>\$225.00</i>
<i>Hold a Halloween Open House. Hand out candy and a bookmark with my business's logo and contact information to all trick-or-treaters who come to my house. Invite parents of small children to come in and see my child care program. Have flyers and business cards handy. Make sure children's art projects are visible. Cost of candy (\$25). Cost of 100 bookmarks (\$150). Make sure house is clean and well organized.</i>	<i>Me, my husband and kids</i>	<i>10/31/XX</i>	<i>\$175.00</i>
<i>Send a letter to past parents offering them a \$50 finder's fee for any child they refer to us that stays at least two months. (3 referrals for the year)</i>	<i>Me</i>	<i>11/15/XX</i>	<i>\$150.00</i>
<i>Research cost and time involved in setting up our own website.</i>	<i>Me</i>	<i>12/15/XX</i>	
Total Budget			\$2,075.00

8. Action Plan and Budget

The sample Action Plan and Budget on the other side may give you ideas to develop your own Marketing Action Plan. Remember although every action takes time, not every action costs money. Use this blank template to start your own Action Plan.

Marketing Action Plan and Budget

Action Step	Person Responsible	Due Date	Budget
<i>Total Budget</i>			